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CLOSE-UP  
Robbie Motter page 6**AT DEADLINE****Loans to Small  
Businesses  
Doubled Since  
2001**

With the end of the 2004 fiscal year on Sept. 30, the U.S. Small Business Administration closed out a record-shattering year and continued to build upon a steady stream of accomplishments, providing more than twice as many loans to small businesses as in FY 2001. The agency surpassed its previous lending records in both the flagship 1(a) and 504 loan programs, and established volume records in loans

*continued on page 5***RBF Consulting  
Breaks Ground**

RBF Consulting (RBF) broke ground on their new Temecula office, located at 40880 Country Center Drive in Temecula. RBF Senior Vice President Bill Green, welcomed office staff, as well as RBF executives and special guests, including Paul Garrett, and Kirk Wright from The Garrett Group, Jim O Grady, City of Temecula, Amy Walker, representative for Congressman Darrell Issa, and Assemblyman Ray Haynes to the groundbreaking ceremony to celebrate RBF's accomplishments over the past 18 years and promote the future growth of RBF.

The groundbreaking was a

testimony to the hard work and perseverance of the RBF team, stated Bob Kallenbaugh, president of RBF. We are extremely proud of the contribution RBF has made to the community and the building industry over the past 60 years and we look forward to continuing to serve our public and private sector clients for another 60 years to come. RBF has been responsible for numerous landmark projects in the Inland Empire including The Promenade Mall in Temecula; Lennar Communities - Harveston Project, Temecula; Redhawk

*continued on page 34***ProLogis  
Acquires 39  
Acres**

ProLogis, a leading global provider of distribution facilities and services, announced that it has acquired 39 acres to build 849,000 square feet of rail-served distribution space in the Inland Empire. ProLogis' development will be immediately adjacent to The Burlington Northern and Santa Fe Railway Company's planned transload facility, to be known as the BNSF Logistics Center in

*continued on page 3***Special  
Sections****REAL ESTATE NOTES**  
*page 40***CALENDAR**  
*page 47***Employment  
Training**

Riverside County received \$199,995 in State of California Employment Training Panel funding to provide customized training for workers at Riverside County manufacturers facing out-of-state competition. The Riverside County Economic Development Agency will subcontract with University of California at Riverside to retrain 335 employees from various companies. Manufacturers will work with UCR to customize the training to

*continued on page 3***METRO NISSAN**

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## Cut Workers' Comp Costs

by Michael Weiner, PT, MPH

California employers were hoping for more relief from high workers' comp insurance premiums by now. They expected rate cuts of at least 20 percent after the passage of the new workers' comp law (SB899) last April, but so far rates have dropped only about 10 per-

cent.

But there's a light at the end of the tunnel. The new law offers employers more control over medical care than ever before—by authorizing them, beginning in 2005, to designate Medical Provider Networks (MPNs) to provide all treatment to injured work-

ers. In the past, employers had control over employee medical care for only 30 days after the injury was reported.

The final regulations for MPNs are due this month. The networks will have to meet certain standards involving:

- Accessibility of care for com-

mon occupational injuries and illnesses

- Types of providers
- Continuity of care
- Medical decision making
- Treatment guidelines

The standards must also include a process for allowing employees a choice of provider in the network (after the first visit) and for getting second and third opinions. If an employer or insurer uses an approved WPN, covered employees would receive their medical care in this network, unless a pre-designated physician is chosen prior to an injury. (Information on new or revised workers' compensation regulations will be posted on the Division of Workers' Compensation Web site at <http://www.dir.ca.gov/dwc> throughout the rule-making process.)

Only networks approved by the California Department of Workers' Compensation will be eligible to treat injured workers. Therefore, choosing the best MPN will be crucial for employers who want to lower their workers' comp costs, and facilitate a safe and timely return to work for their injured employees.

Because rehabilitation care is one of the most significant cost drivers for workers' comp injuries, employers should consider choosing a specialty network for the outpatient rehabilitation portion of their MPNs. Picking an expert to administer rehabilitation services — "carving out" physical and occupational therapy services — rather than using a single source to provide all medical specialties offers employers the following advantages:

- Directed patient referrals to a network of highly qualified and credentialed physical and occupational therapists with a proven track record of reasonable and appropriate standards of care.

By promptly directing care to such providers, employers can better control costs and also protect themselves against those workers that have potentially fraudulent

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## Inland Empire Industrial Market Among America's Best

by Peter McWilliams

Vice President

Colliers Seeley International, Inc.

What does the Inland Empire have in common with places like Atlanta, Chicago, Dallas and New Jersey? All are among the fastest-growing industrial real estate markets in the country.

Similar to those other cities, the Inland Empire has become the major distribution hub for the western U.S. In the last six years it has added more than 80 million square feet of new industrial warehouse space to lead the nation's submarkets in positive net absorption and growth. With a total base of some 280 million square feet, the Inland Empire accounts for most of the growth in the Los Angeles basin which covers about 1.5 billion square feet of industrial product.

Fortune 500 companies and large national and international firms are acquiring or leasing industrial space in the region as soon as it becomes available, especially big box facilities with 100,000 square feet or more, as they consolidate their distribution, warehouse and logistics operations into large, state-of-the-art facilities. Several new buildings exceed one million square feet, such as Dayton Hudson's planned facility in Rialto, Mattel's new operation in San

Bernardino.

There seems to be no shortage of money as major institutional investors recognize the long-term stability and future growth potential in the Inland Empire market. Although much of the industrial space is now occupied in such western IE cities as Chino, Fontana, Ontario, Rancho Cucamonga and Mira Loma, we anticipate tremendous growth for big box development to the east, in Fontana, Perris, Redlands, Rialto, Riverside, Moreno Valley and San Bernardino.

Over the past 12 months, sales and leasing activity totaled more than 25 million square feet, representing a strong rate of churn equal to 9 percent of the base of approximately 205.6 million square feet.

This all bodes well for the IE's industrial market in the future, as long as the economy remains strong, which is anticipated to be the case, according to the Blue Chip Economic Indicators Group and other economists.

The major reasons we view this market as continuing to be very strong are:

- A large supply of modern, available space
- Proximity to the ports of Long Beach and Los Angeles, which account for 40 percent of the overseas imports coming to the U.S.,

with that volume expected to reach the 300 percent growth rate by 2020

- Relatively low rents and property taxes, in comparison with the adjacent submarkets of the San Gabriel Valley, City of Commerce and the South Bay

- Immediate access to the vast Southern California economy and market

- Good transportation infrastructure

- Large labor pool

Rents have begun to climb in the IE as land prices have doubled over the past three years, and construction prices have increased by 20 percent in the past year. Big box rental rates have grown from a net 28 cents per square foot per month in 2001 to the current rates of 32 to 34 cents. Despite the rise, the IE continues to lag behind Los Angeles and Orange counties where rents for similar products have climbed from a net 35 cents to a net 48 cents. In comparison, the IE continues to be a relative bargain. Rents for the new space being developed in the eastern IE are ranging from 27 to 32 cents net, where land is still more available and therefore more economical.

Also fueling the optimism in the

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## ProLogis Acquires 39 Acres

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Fontana, and will be one of the few state-of-the-art, rail-served sites in the Los Angeles Basin. Its strategic proximity to BNSF's transload and intermodal facilities will allow customers to capitalize on rail-to-door efficiencies.

The ProLogis site is located in Kaiser Commerce Center in the heart of the Inland Empire West submarket, which is currently 97.2

percent leased. According to industry estimates, net absorption for 2003 in the Inland Empire market was more than 15 million square feet of space.

Larry Harmsen, senior vice president for ProLogis, said, "This development will provide ProLogis with a unique opportunity to serve our customers who require rail-served distribution space. This is a key strategic acquisition, not only

because of its prime location in the Inland Empire but also because of its proximity to the BNSF facility. ProLogis and BNSF have engaged in a strategic co-marketing effort to attract rail-oriented users to ProLogis' distribution facility and BNSF's transload facility. We also are excited about other opportunities where ProLogis and BNSF can partner in the future."

## Ken Wheat Named Chief Financial Officer at Desert Regional Medical Center

Ken L. Wheat, CPA, has joined the staff of Desert Regional Medical Center as the new chief financial officer.

Wheat will be responsible for the overall financial management for the facility, business planning, accounts receivable management, managed care operation, decision support/finance, general accounting, health information management, materials management and patient intake.

"Mr. Wheat is a young up-and-coming executive with proven accomplishments who we are very pleased to have join our management team," said Truman Gates, CEO of Desert Regional Medical Center. Prior to joining Desert Regional Medical Center, Wheat held positions of chief financial officer, controller and assistant controller at North Fulton Regional Hospital in Roswell, Georgia. He was also a compensation analyst at the Electrolux Corporation in Marietta, Georgia and a personal banker at Bank South in Atlanta.

**About Desert Regional Medical Center**

Desert Regional Medical Center is affiliated with Tenet

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## Employment Training

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meet their needs in the areas of business, computer, continuous improvement, literacy, manufacturing and management skills.

For more information regarding this project, please call Jerry Craig, workforce development administrator, at 951.955.3133.



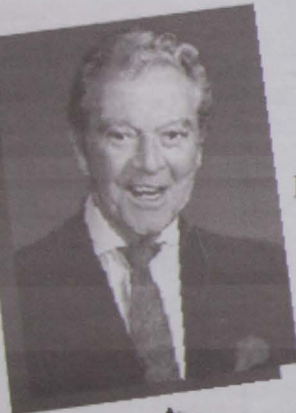
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## City of Ontario's Annual State of the City Event Wins International Economic Development Council Award

On Tuesday, Sept. 21st at the International Economic Development Council (IEDC) 2004 Annual Conference in St. Louis, Missouri, the City of Ontario was presented with two economic development awards: the Economic Development Special Event Award, for its 2003 State of the City event, as well as an honorable mention in the multimedia category for its CD-Rom. The conference was attended by over 1,000 national and international professionals who came to view entries from the United States, New Zealand, London and Canada.

The purpose of the State of the City 2003 event was to present the Mayor and Council's vision of Ontario: Creating a Global Model for the Future. "As a city, we have been helping to create this opportunity for the past century—and yes, we are eagerly poised to seize this opportunity and take advantage of it," said Mayor Gary Ovitt as he spoke to the crowd of people who attended the event. A video presentation was featured which included interviews with Steve Forbes, editor in chief of *Forbes Magazine*, and Michael Cantor, former U.S. Secretary of Commerce.

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## Loans to Small Businesses Doubled Since 2001

*continued from page 1*

under the 504, or Certified Development Company, program.

In FY 2004, the SBA backed 74,825 7(a) loans totaling \$12.5 billion to small businesses, and 8,168 loans worth \$3.9 billion

under the 504, or Certified Development Company, program. The number of loans made under each program was a record, as well as the combined total.

## Inland Empire Industrial Market Among America's Best

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region is the emerging development of the former Norton Air Force Base in San Bernardino, known as Alliance California, and the March Air Force Base redevelopment in Moreno Valley, known as Meridian. Alliance California is being

developed by Hillwood Development of Texas, which already has landed such companies as Kohl's Department Stores in an 550,000 expandable facility, Mattel, Inc. in 1.25 million square feet of space, and Pep Boys with its 600,000 square feet of expandable space.

In addition, a recently announced deal with Stater Bros. Markets will bring an estimated 1,000 jobs to the former military installation on a mega-campus on more than 100 acres.

Colliers Seelye International, which is representing the project on behalf of Hillwood, expects to

make available up to five million square feet of new industrial space during the next two years.

The current vacancy rates in the IE, based on recent activity, are still dropping, as demand continues to outpace supply.

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## CLOSE-UP

# Robbie Motter. A Person Who Touches Many Lives on a Daily Basis.

Robbie Motter is a true entrepreneur and a person that every day of her life devotes to making a difference in other people's lives.

After spending 25 years in a variety of top corporate positions, which included large corporations as well as state and federal government areas across the country, she left corporate America in 1985 to become a marketing/PR consultant and national speaker. In her work, she helps entrepreneurs and businesses expand their markets. She also assists small business and nonprofit firms to help them gain publicity and learn strategies to boost their business and gain market share. Robbie also finds time to give many hours in volunteer work helping women achieve their personal and professional goals.

Originally from Hawaii, she has lived in numerous places in the U.S., i.e., Omaha, NE; Houston, TX; Washington, D.C.; Short Hills, NJ; Sacramento; and Sun City, CA where she currently lives.

In addition to her consulting and speaking/seminar business she also, for the past five and a half years, has taught marketing in the UCR Riverside Extension Certificate program. She writes the "Courageous Woman" quarterly article for the *For You Magazine* and is a co-host of "Insight" a public television show on Long Beach Cable Network that airs each Wednesday night at 6:30 p.m. Both in her writing and in her TV co-host work she finds interesting individuals to share their experiences with others.

Robbie also served two years on the Riverside County Commission for Women's board

having been appointed by her local county supervisor, and she also currently serves on the advisory board of the Inland Empire Women's Business Center.

For the last six and a half years, she has served as the National Association of Female Executives (NAFE) western and mid-Atlantic regional co-coordinator where she oversees 23 states for NAFE. NAFE is the largest businesswomen's network in the U.S. and is headquartered in New York.

She is also a gold founding sponsor for the For You Network--the ultimate network for women with heart with over 16 networks in the Southern California area and a membership base of almost 400 members. For You is a nonprofit organization and is also a NAFE affiliate network. She currently serves as an advisor to this network and its members.

Robbie believes that everyone should belong to a professional organization. These organizations help you meet mentors who can enhance your career and share experiences, which help you grow both personally and professionally. She also feels you should join a service and/or civic organization and donate some of your time in helping others.

Attending large business conferences like the Inland Empire's Women in Business Conference held every May at the Ontario Convention Center is a great way to offer you great networking opportunities for visibility, and to hear and learn from some of the best presenters in the world. "One of my greatest experiences for the last five years has been to work with Ingrid and Bill Anthony on this conference.

I have learned much and met so many dynamic individuals, and I can't wait for the 2005 conference," says Robbie.

During Robbie's career she was a single parent raising three children. Balancing home, work, children and her civic duties forced her to learn time management skills in balancing the many obstacles

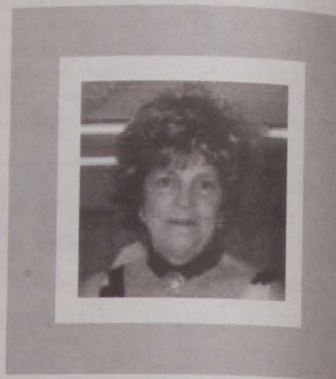
she faced on a daily basis. During some of those years she worked two and three jobs to earn the income to support her children and put them through college.

"Those years were a great training ground in the little red schoolhouse," says Robbie, "as back in those days there were no such things as a mentor." She pledged over those years that whatever she learned she would take time to share these experiences with others to help them achieve their goals and dreams. She is proud of her greatest asset that is her children, all of whom are grown. All are married and have very successful high-level professional careers in different parts of the country, and they also try to make a difference in the lives of people they interact with.

Over the last 15 years Robbie has won numerous awards for her work and dedication to others. Some of her local awards have been:

—2003 YWCA Riverside presented Robbie with one of their "Women of Achievement" awards.

—2003 Business Press selected Robbie as one of the "Leaders of Distinction" and she was also



Robbie Motter

a finalist in the nonprofit category.

—2002 She was selected as one of five winners in the NAFE Women of Excellence Awards and picked as the Outstanding Mentor for 2002.

—2001 the Santa Ana Small Business Administration (SBA) named Robbie as their "Women in Business Advocate"

—2001 Soroptimist International of Riverside selected Robbie as the winner of the "Women Helping Women" award.

The awards go on and on but like Robbie says, "It's great to be recognized for your work by others but the greatest award to me is to be able to make a difference and to help others achieve their dreams and successes."

One of Robbie's favorite quotes comes from Napoleon Hill, it says, "Whatever the mind can conceive and believe, the mind can achieve."

She believes everyone should go for his or her dreams, they are there for all to achieve, each day is a new day.

Visit her website at [www.rmottter.com](http://www.rmottter.com)

## CORPORATE PROFILE

## Giving the Gift of Health Riverside Community Health Foundation; Innovative and Accessible Health Care

Identifying the basic need of those whose circumstances render them unable to receive adequate health care services, the Riverside Community Health Foundation offers accessible and affordable health care to those individuals and their families throughout Riverside and its neighbouring communities.

Formed in 1973, the Riverside Community Health Foundation is a non-profit public benefit corporation providing health education and services to the people of Riverside for more than 30 years. Originally initiated by Riverside philanthropist Ruell Johnson, along with other community and medical leaders, its primary purpose was to provide philanthropic support to Riverside Community Hospital. The Health Foundation then became an independent body when the hospital joined the for-profit Health Corporation of America (HCA). As a direct result and over a period of several years, the assets from the hospital's transfer to HCA ownership created a \$60 million dollar endowment fund that provides the financial opportunity for the development of Riverside's community health needs and objectives.

The mission of the foundation is to provide a caring and adaptable

approach to community health. This is greatly reflected through the diversity and innovativeness of the service it provides. The underprovided families of Riverside are the primary concern for the foundation. Many children and elderly do not receive adequate basic health care. They have limited choices available to them in relation to essential medical and dental care. Most of these families have little or no access to the health care benefits normally provided by employers and hence cannot afford individual health care insurance or services. As a result, the foundation has initiated two main strategies to focus on the problem: The first is a series of family health centers concentrating on providing primary care medical services. The Eastside Family Health Center is already established and the Arlanza Family Health Centre will open soon in 2005. As well as medical services, each month the centers provide essential health education such as seminars on smoking cessation, weight management and fitness strategies. The centers also offer preventive and restorative dental care services.

The second program that addresses this issue is the aptly named Health in Motion program.

This is the product of a partnership between Riverside Community Health Foundation and Community Health Systems, Inc. This 38-foot mobile clinic provides basic health care services to low income, uninsured individuals and families in convenient, accessible locations. The mobile clinic travels to nine regular sites each month as well as health fairs, community centers and schools. The clinic treats minor medical ailments and performs immunizations, physicals and well-child exams.

In addition to offering treatment and health educational services to the local community, the foundations also provides the Executive 2000 Council "E2C." This is a business-based, philanthropic organization, committed to meeting the health care needs of Riverside's business community. E2C membership fees help sponsor both primary care and preventive care programs throughout the Riverside area. Yearly dues range from \$250 to \$2,000. Non-profit organization rates begin at \$200. E2C is attractive to large and small businesses, offering professional and personal educational and networking opportunities to its business leadership members.

The foundation has a significant impact on local health care needs and its efforts are fundamental to health care development and social well-being of Riverside and its surrounding community. There are continuous obstacles facing those families deficient in resources or transportation, or for those to whom the English language is not the native tongue.

The foundation continues to undertake other unsolved concerns relating to community health care and the contributions from individuals, businesses and organizations, make this progression achievable. For more information and advice on donations, please call the foundation at (951) 788-3471 where a foundation officer will be happy to discuss your gifting queries. To request Health in Motion for a health fair or a special event, contact Ninfa E. Delgado, director of community outreach, at (909) 788-3471. Recorded schedule information is available at (909) 328-9859.

*Riverside Community Health Foundation is located at 4445-A Magnolia Ave., Riverside, CA 92501 Phone: (951) 788-3471 Fax: (951) 788-3589 Or visit website [www.rchf.org](http://www.rchf.org)*

### Ken Wheat Named Chief Financial Officer

*continued from pg.3*

California, the state's largest hospital system. Founded in 1951, Desert Regional is a 393-bed acute care facility located in Palm Springs. The center's Richards Emergency/Trauma Services is the Coachella Valley's only acute inpatient rehabilitation unit, the Nabisco Dinah Shore Wellness Center. This highly acclaimed facility has been featured in "Champions of Industry" on the Discovery Channel and listed in Forbes magazine. To learn more about these and other services at Desert Regional Medical Center visit [www.desertmedctr.com](http://www.desertmedctr.com).

### CVB Financial Corp. Report

CVB Financial Corp. and its subsidiary, Citizens Business Bank, announced record results for the third quarter of 2004. This included record deposits, record loans, record assets and record earnings. It was the strongest third quarter in the history of the company.

Net Income CVB Financial Corp. reported net income of \$17.1 million for the third quarter ending Sept. 30, 2004. This represents an

increase of \$3.6 million, or 26.46 percent, when compared with the \$13.5 million in net income reported for the third quarter of 2003. Diluted earnings per share were \$0.35 for the third quarter of 2004. This is up \$0.07, or 25.00 percent, when compared with earnings per share of \$0.28 for the third quarter of 2003.

Net income for the third quarter of 2004 produced a return on

beginning equity of 24.19 percent, a return on average equity of 23.34 percent and a return on average assets of 1.57 percent. The efficiency ratio for the third quarter was 45.80 percent, and operating costs as a percentage of average assets were 2.00 percent.

Net income before gains and losses from securities and the sale of real estate was \$16.8 million for the third quarter of 2004. This was

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## LAW

# Understanding Commercial Leases— Top Five Legal Issues Facing Tenants

by Kenneth Chung, Esq. - Kring and Chung, LLP

The fine print lurking in commercial leases may often have a significant impact on a tenant's rights. One should not assume that a lease must be fair simply because it is a standardized form lease. Rather, the lease should be reviewed in its entirety to ensure that there are no surprises down the road. The following are some of the lease provisions which require careful review and consideration.

**1. Lease Extension Option.** The existence of an option to extend the lease term is often critical in maintaining the value of your business. The mere existence of a provision which purports to provide an extension option for a specified term may be insufficient. For example, some option provisions will specify that the option is personal to the tenant and is not subject to assignment or conveyance. Such a restriction is generally enforceable and will not permit any subsequent tenant from exercising the option. In such a situation, the new tenant should seek to obtain a specific written assignment of the option directly from the landlord before signing the lease. Another example where an option may be held invalid is if the option provision does not set forth an ascertainable standard for determining the rent for the renewal period. For example, if the provision simply provides that the "amount of rent will be mutually agreed upon by the parties" and does not specify any standards on how such an agreement will be made, then the courts have held that such provision is too indefinite and is therefore unen-

forceable.

**2. Assignment and Subletting.** The ability to freely assign or sublease may be of significant value in a subsequent sale or sublease transaction. There are a myriad of issues which can be negotiated as they relate to assignment or sublease provisions. Among other issues, the tenant should seek to negotiate an assignment provision which proves as much flexibility to assign the lease, to ensure that the landlord cannot unreasonably withhold its consent to assignment; and to attempt to phase out or eliminate the tenant's potential obligations under the lease upon assignment or at some time shortly after the assignment.

**3. Payment of "Key Money" Prohibited.** In order to curb abuses by some commercial landlords who charge a significant fee ("key money") as a condition to renewing the lease, Civil Code Section 1950.8 was enacted on Jan. 1, 2002 which, with some exceptions, prohibits a landlord from charging a fee ("key money") to renew the lease. Hence, if you believe that an unreasonable fee is being demanded as a condition to renewing your lease, your attorney should be consulted to find out your rights and remedies.

**4. Non-Disturbance Agreement.** Almost all leases will set forth a Subordination and Attornment provision which are designed to benefit those lenders in place prior to the execution of the lease. If the landlord defaults under the loan, the lender may take ownership of the property

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## MANNERINO LAW OFFICES



"Laws were made to be broken"  
Christopher North, May, 1830

"Had laws not been, we never had been blam 'd; for  
not to know we sinn 'd is innocence"  
Sir William Davenant  
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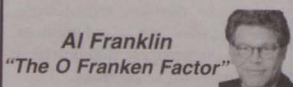
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## INVESTMENTS &amp; FINANCE

## DUFF & PHELPS/INLAND EMPIRE BUSINESS JOURNAL STOCK PAGE

### THE GAINERS Top five, by percentage

Company	Current Close	Beg. of Month	Point Change	% Change
HOT Topic Inc	19.03	17.04	1.99	11.7%
CVB Financial Corp	23.10	22.22	0.88	4.0%
Channell Commercial Corp	4.04	3.95	0.09	2.3%
Foothill Independent Bancorp	22.24	22.06	0.18	0.8%
Pff Bancorp Inc	38.09	38.27	-0.18	-0.5%

### THE LOSERS Top five, by percentage

Company	Current Close	Beg. of Month	Point Change	% Change
Fleetwood Enterprises Inc	12.30	15.18	-2.88	-19.0%
Keystone Automotive Industries Inc	18.11	22.00	-3.89	-17.7%
National RV Holding Inc.	10.33	12.43	-2.10	-16.9%
Watson Pharmaceuticals Inc	26.42	29.46	-3.04	-10.3%
Provident Financial Hldgs	26.29	29.00	-2.71	-9.3%

Company	Ticket	10/21/04 Close Price	9/30/2004 Open Price	% Chg. Month.	52 Week High	52 Week Low	Current P/E Ratio	Exchange
American States Water Co	AWR	24.72	24.90	-0.7	26.80	20.82	34.3	NYSE
Channell Commercial Corp	CHNL	4.04	3.95	2.3	5.38	2.10	19.2	NASDAQ
CVB Financial Corp (H)	CVBF	23.10	22.22	4.0	23.76	17.81	17.7	NASDAQ
Fleetwood Enterprises Inc	FLE	12.30	15.18	-19.0	16.14	8.72	NM	NYSE
Foothill Independent Bancorp (H)	FOOT	22.24	22.06	0.8	23.70	18.91	17.7	NASDAQ
HOT Topic Inc	HOTT	19.03	17.04	11.7	32.30	13.85	19.6	NASDAQ
Keystone Automotive Industries Inc (L)	KEYS	18.11	22.00	-17.7	29.95	17.60	15.1	NASDAQ
Modtech Holdings Inc	MODT	7.46	7.54	-1.1	9.51	6.45	NM	NASDAQ
National RV Holdings Inc	NVH	10.33	12.43	-16.9	18.85	7.91	36.9	NYSE
Pacific Premier Bancorp Inc	PPBI	11.45	11.83	-3.2	15.25	8.75	16.1	NASDAQ
PFF Bancorp Inc	PFB	38.09	38.27	-0.5	40.95	33.93	15.1	NYSE
Provident Financial Hldgs (H)	PROV	26.29	29.00	-9.3	29.58	20.01	12.0	NASDAQ
Watson Pharmaceuticals Inc	WPI	26.42	29.46	-10.3	50.12	24.50	14.1	NYSE

Notes: (H) - Stock hit fifty-two week high during the month, (L) - Stock hit fifty-two week low during the month, NM- Not Meaningful

### Duff & Phelps, LLC

One of the nation's leading investment banking and financial advisory organizations. All stock data on this page is provided by Duff & Phelps, LLC from sources deemed reliable. No recommendation is intended or implied. (310) 284-8008.

### Five Most Active Stocks

Stock	Month Volume
HOTT Equity	21,010,458
WPI Equity	13,138,300
FLE Equity	8,533,100
KEYS Equity	1,998,324
AWR Equity	830,800
D&P/IEBJ Total Volume Month	43,096,470

### Monthly Summary 10/21/04

Advances	4
Declines	9
Unchanged	0
New Highs	3
New Lows	1

## Glencrest Investment Advisors Hires Securities Trader

Glencrest Investment Advisors Inc. welcomes Steven L. Jordan as a securities trader. Glencrest is an investment advisory firm that specializes in wealth management and financial planning for high net worth individuals, businesses and institutions.

As a securities trader, Jordan is responsible for the discretionary trading of all equities and fixed income securities,

and monitors daily financial market development in support of Glencrest's portfolio managers.

"Jordan's analytical skills and investment industry knowledge bring a high level of trading expertise to Glencrest," said Michael Wirtes, managing director and chief administrative officer for Glencrest.

Prior to joining Glencrest, Jordan worked as an investor

services representative with the law firm of Clyde Snow Sessions & Swenson, as well as Harrisdirect LLC, both located in Utah, and Merrill Lynch in California.

Jordan earned his master's

in business administration in finance from Claremont Graduate University, and a bachelor of science in business administration from the University of Utah.

## Forest Lawn® Acquires Mortuary Facility in Cathedral City

Acquisition paves the way for Forest Lawn to bring excellence in mortuary, cremation, and funeral services as well as community programs to the Coachella Valley

Building on its commitment to provide excellent facilities,

planning services, and community events that celebrate life throughout Southern California, Forest Lawn® Memorial-Parks and Mortuaries announced its acquisition.

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## CVB Financial Corp. Report

continued from page 7

up \$5.5 million, or 49.29 percent, from net income before gains and losses from securities and the sale of real estate of \$11.2 million for the third quarter of 2003. These results produced a return on beginning equity of 23.79 percent, a return on average equity of 22.96 percent, and a return on average assets of 1.54 percent. The corresponding efficiency ratio for the third quarter of 2004 was 46.07 percent, and operating costs as a percentage of average assets were 2.00 percent.

Net income for the nine months ending Sept. 30, 2004 was \$44.6 million. This represents an increase of \$5.9 million, or 15.16 percent, when compared with net earnings of \$38.7 million for the same period of 2003. Diluted earnings per share were \$0.91. This was up \$0.12, or 15.19 percent, from diluted earnings per share of \$0.79 for the same period last year.

Net income for the nine months ending Sept. 30, 2004 produced a return on beginning equity of 20.78 percent, a return on average equity of 20.10 percent and a return on

average assets of 1.45 percent. The efficiency ratio for the nine-month period was 48.77 percent, and operating expenses as a percentage of average assets were 2.08 percent.

Net income before gains and losses from securities and the sale of real estate was \$45.0 million for the nine months ending Sept. 30, 2004. This represents an increase of \$9.0 million, or 25.09 percent, when compared to net earnings before gains and losses from securities and the sale of real estate of \$36.0 million for the same nine months period in 2003. These results produced a return on beginning equity of 20.98 percent, a return on average equity of 20.30 percent, and a return on average assets of 1.46 percent. The related efficiency ratio for the nine months period was 48.61 percent, and operating costs as a percentage of average assets were 2.08 percent.

## Corporate Overview

CVB Financial Corp. is the holding company for Citizens Business Bank. The bank is the

continued on page 42

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## COMMENTARY

## When the Truth Becomes the Loser

by Joe Lyons

Another presidential election campaign has come and gone and again the people have voiced their opinion. But more and more the people have come to express frustration with the campaign process as well.

And why not?

More and more it has become glaringly apparent that everyone on every side will say anything to win.

True. That's nothing new. "Remember the Maine," and "Fifty Four Forty or Fight" were meant to take us to war. "Rum, Romanism and Rebellion" would be considered a hate crime by today's standards.

But what about today's campaign tactics?

Will stem cell research really heal Michael J. Fox by Christmas, or will it just ferment the formation of federally-funded fetus factories? Are the Indian Bingo parlors really paying their fair share or not? And how can the tribes, the out-of-state casino interests and the governor all be on different sides of the issue? Doesn't that make three different sides?

The amazing part of all of this has been that the same media that rakes in millions in political advertising has taken to play truth-or-

dare with the candidates and the issues.

Questions like "Did John Kerry really get three Purple Hearts in Vietnam?" and "Just where are those Weapons of Mass Destruction, anyhow?" now get juggled about by everyone from Matt Lauer to some local news jockey.

Dick Cheney tried to pitch in with a plug for a web site that reported a balanced assessment of each statement, but he got the web site address wrong.

It is factcheck.ORG.

NOT factcheck.com.

Well, at least the reporters got the right location and the Annenberg-funded site has never been more popular.

But what about the people who don't surf the net? How can they be sure that a proposition that promises them better health coverage and makes Wal-Mart pay their share, won't ultimately cost the same voters their jobs? And does somebody really want to build a hotel-casino-bordello across the street from the local grade school? And just what does that have to do with gridlock on I-10?

I have to believe that the old adage is true: "Never let the truth get in the way of a good story."

## Cut Workers' Comp Costs

continued from page 2

• A case management program in which providers are held accountable to provide the appropriate level of care to match the patient's needs.

One new regulation limits patients to 24 physical therapy visits, and for the vast majority of cases, that is sufficient; however, that cap may encourage some providers to deliver more visits than necessary. An effective case management system monitors utilization of services to ensure that patients receive neither too much—

nor too little—treatment. Ideally, physical therapists should be reviewed by experienced peer case managers rather than nurses or claims managers who lack the training to properly monitor the continued need for a particular type of specialty care.

• Patient satisfaction measures that deal with the treatment process as well as its outcomes.

Quality of care includes the treatment process as well as its outcomes. Do patients have to wait several days to get an appointment? Was enough time spent with the injured worker on how to avoid re-

injury? Patients need to feel they've received sufficient treatment as well as instruction on how to avoid re-injury, and feel providers are interested in their well-being. A satisfied patient is less likely to sue the employer and/or insurer.

• Independent rehabilitation practitioners who own their own offices.

Research has shown that these therapists—as opposed to those working in physician, or corporate-owned physical therapy offices, do not have conflicts of interest in ownership that can drive up utilization, raise costs and compromise quality of patient care. A study

reported in the *New England Journal of Medicine* found that physical therapy was initiated 2.3 times more often by physicians who referred patients to their own rehabilitation clinics than by physicians who referred patients to independent facilities.

Michael Weinper, PT, MPH, is president and ceo of PTPN, a national network of more than 4,000 private practice rehabilitation therapists experienced in treating workers' compensation injuries. For more information on PTPN, visit [www.ptpn.com](http://www.ptpn.com).

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## EXECUTIVE NOTES

**K. Hovnanian Home®**, the eighth largest homebuilder in the United States, announced the promotion of **Shannon Pollacchi** to the position of marketing research supervisor for **Corporate K. Hovnanian Northern Division**. **Pollacchi** received a bachelor of arts degree in communication and public relations from California State University, Sacramento in 1998. She is also attending classes to earn a California real estate license, as well as obtaining a member certification from the Institute of Residential Marketing... The law firm of **Knobbe Martens Olson & Bear** is pleased to announce that it has hired **Ms. Julie McCloskey** to work in its Riverside office. A total of 10 new associates were hired firm wide, bringing the total number of lawyers to over 160. **McCloskey** received her B.A. in sociology with an emphasis in physio science from the University of California, Los Angeles and her J.D. from the University of Southern California School of Law where she studied international intellectual property litigation. **McCloskey** specializes in intellectual property litigation, unfair competition, patents, trade secrets, trademarks and domain names... **D. Linn Wiley**, president and chief executive officer of **Citizens Business Bank**, announced the

appointment of **Myriam Soto** to the position of vice president and regional service manager in the bank's sales and service division. **Soto's** professional career incorporates over 18 years of banking experience in sales and business development as well as approximately 14 years in commercial banking. **Soto** attended the University of Puerto Rico and participated in various sales and banking classes... **Kevin Williams** has been named director of hotel operations and sales for the 12-story, 250-room **Fantasy Springs Resort Casino Hotel** and 100,000-square-foot **special events center** scheduled to open on Dec. 21st in the Palm Springs area. **Williams** has held various positions within casino resort management during the past two decades, including **Hilton Nevada** (now **Caesars Entertainment**), **Station Casinos** and most recently, director of product development for **Hotels.com**... **Jennifer Starnes** was recently promoted to resort sales manager to handle all hotel and special events center booking of corporate groups for conventions, trade shows and meetings. **Starnes** had worked the past two and a half years as sales coordinator for **Fantasy Springs Casino**. **Starnes** previous positions include sales manager for a national cosmetics

company in Oklahoma and Southern California and project manager for a Michigan construction company... **Irwin Mortgage** announced **Rick Frazier** has joined the staff of its retail branch in Upland as a loan officer. **Rob Patterson** is the branch manager... **K. Hovnanian Homes** announced the promotion of **Jennifer Lahmann** to the position of human resources manager, Ontario Group. **Lahmann** was transferred from the New Jersey corporate offices to Ontario where she assumed the position of assistant human resources manager. In her new role, she will head all human resources activities including staffing and benefits administration... **Joseph A. Richards**, **Michael O. Mueting** and **Timothy Wilkes**, the former principals of **Richards Mueting Wilkes** have joined **Psomas' Riverside** office. **Joseph Richards** is the new director of planning for **Psomas' Riverside** office, which serves the Inland Empire/Desert region. **Michael Mueting** will serve as project director for land development consulting for the region. **Timothy Wilkes, AIA.**, brings his extensive land planning experience to **Psomas**. **Wilkes** has over 35 years of architectural design and planning experience... **Khymberli S. Apaloo** has been named partner at **Haslam**

& **Perri, LLP** one of the Inland Empires most prestigious and successful family law practices. **Apaloo** received her undergraduate degree in political science from the University of California at Berkeley with a bachelors of arts degree in 1992. **Apaloo** is a member of the San Bernardino County and Western San Bernardino County Bar Association... **Cal State San Bernardino President Albert Karnig** was selected as the 2004 Inland Empire Public Sector Leader of Distinction. The honor was presented at the annual Business Press Leaders of Distinction Awards Luncheon at the Riverside Convention. **Karnig** is entering his eighth year in leading the university as **Cal State San Bernardino's** third president. Since he arrived on campus in 1997, **President Karnig's** contributions have been recognized by the **NCAAP's** Pioneer Award, the Diocese of San Bernardino's Vision of Hope Award, the El Sol Azteca Award from La Prensa, the Keeper of Light Award from the CSUSB Black Faculty and Staff, and Congressman **Joe Baca's** Community Leadership Award for outstanding service and dedication to the community.

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## COMPUTERS/TECHNOLOGY

## Computer Vulnerability in the 21st Century

by J. Allen Leinberger

Your computer is at risk from a terrorist attack.

So is your cell phone, your PalmPilot, your iPod and your refrigerator. Anything electric, even your watch can be stopped, wiped out, burnt up.

And no firewall, or password or encryption program can save you.

No, the threat does not come from a pre-teen hacker down the block, nor from a bomb, despite all of the stories about how accessible nuclear weaponry is to enemy elements.

The first atomic bomb was dropped on Japan long before I was even born. It blew up two cities. Legend has it that there might have been more.

The hydrogen bomb was a bigger, badder development of the cold war. It still didn't count. It wasn't until the advance of the computer age that the electromagnetic pulse came into its own as a weapon of incredibly mass destruction.

Forget everything that you heard about Y2K. The EM pulse can truly put us back into the stone age.

You saw it at work in the

James Bond film, "Golden Eye." Remember the jet fighters falling out of the sky? That EM pulse came from a satellite in orbit. By the time of the remake of "Ocean's Eleven" they had a device that could fit into a van and it could shut down all the lights in Las Vegas.

Today an EM devise can fit into a briefcase, or a backpack. Maybe even smaller.

All you need is a wristwatch sized timer and something called a flux compression generator, or FCG. An FCG is little more than an explosive charge inside a copper coil. The coil is energized by capacitors creating a magnetic field.

When the timer sets off the explosives, the tube expands out, touching the coil and creating a short circuit. That short circuit compresses the magnetic field while reducing the inductance of the coil. This creates an electric shock that is set free during the device's self-destruction. The shock lasts less than a second, but it produces a current of tens of millions of amps.

I spent a year at the Air Force electronics school in Buloxi, Mississippi and I only just comprehend some of this. But I understand

this much.

Everything shuts down.

In close proximity, batteries burn and computer chips fry. Computers go blank and digital cameras and camcorders go blank. Your battery-powered watch may let you know when the thing went off if it has a sweep hand. If it has a digital readout, it will go blank forever. Your car, your toaster, anything controlled by a computer chip no longer works. Power supplies shut down. Lights go out. Even your car won't run.

Like a hand grenade, the effective area is limited, but lethal. If the EM devise goes off in a bank, all of the records will be blanked out. Imagine if one went off on the floor of the New York Stock Exchange.

So what is the defense? Can shielding of any sort protect things?

Yes, maybe.

Go back to the Bond movie. A helicopter in the story was designed to be protected from the EM blast. In the real world, certain rooms in any building can be designed to protect valuable information. Ironically, the room would be much like a '50s bomb shelter, with a little bit of wiring to help defuse the force of the electronic blast.

Is this dangerous?

Yes.

Do you need to lose sleep tonight because of it?

No.

That it Can be done does not mean that it Will be done. The technology exists but like everything we have managed to invent, someone will invent a way to guard against it.

So don't worry the next time you cue up the Beach Boys on your iPod or call home to your kids on the cell phone. But remember that all of the great new technology that we have come to rely on in the 21st century can be made as vulnerable as that pencil that keeps disappearing from your desk.

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## Understanding Commercial Leases—Top Five Legal Issues Facing Tenants

Continued from page 8

through a foreclosure and thereafter extinguish the lease since the lease is deemed subordinate to the loan. A "Non-Disturbance Agreement" provides that the lender who takes over the property must recognize the lease and continue the tenancy without disruption. A Non-Disturbance Agreement is critical to ensure that the tenant does not lose its lease in the event a lender takes over the property after a foreclosure.

**5. Waiver of Subrogation Rights.** In the event of loss or damage which is covered by insurance, the insurance company may pay for the loss and thereafter file a "subrogation" lawsuit against the party, other than the insured, who caused the loss or damage. For example, if as a result of the landlord's neglect, the tenant's property is damaged by fire, water or other peril covered under insurance, the tenant's insurance company would pay the tenant for the loss and pursue the landlord under subrogation. Some leases will require the tenant to release and waive its subrogation rights. Although there are some benefits in obtaining a mutual release and waiver of subrogation rights (i.e. the landlord's insurance company cannot pursue the tenant for damages caused by the tenant), the tenant must be cautious before signing such a provision. Some insurance policies will terminate

coverage if its subrogation rights were waived by the insured. Hence, the insurance company may have no obligation to pay for an otherwise covered loss if its right of subrogation was released by the insured in the lease. Any lease provision which bears upon insurance matters should be reviewed in conjunction with the insurance policy in order to maximize the tenant's protection.

The foregoing is not an exhaustive list of issues which should be considered prior to signing a lease. A real estate attorney should be consulted at the outset of the lease negotiation process in order to maximize the tenant's rights.

*Kenneth W. Chung is a senior partner with the law firm of Kring & Chung, LLP where he heads the firm's business and real estate department. With more than 30 attorneys in three offices in Irvine, Ontario, and San Diego, Kring & Chung is one of Southern California's fastest-growing, full-service law firms. For more information about commercial leases or with questions about this article, please contact Mr. Chung at (949) 261-7700 or via e-mail at kchung@kringandchung.com.*

## MARKETING

What Are They Thinking?  
How to Read and Respond to Your Audience's Body Language

by Patti A. Wood, M.A., C.S.P.

Wouldn't it be great if you could get inside the minds of your audience and know what they are thinking about you and your presentation? Actually, you can—by reading their body language. Once you know what they're thinking, you can respond and have a successful presentation. Learning a few simple body language signals can help you discover the answers to the following questions.

#### 1. Do they understand?

When audience members are confused, they will move in a random way, picking things up and putting them down. They will shift in their seats or shuffle their feet. Their brows may furrow and they may rub their eyes or face typically downward as if they could clear

their head of the confusion or touch their temple or forehead symbolically pushing the on button for their brain. Their eyes may blink open and close as if they hope they could see more clearly. Also look for cues that look asymmetrical, symbolically saying, I am a little off the mark. They may tilt their head to the side, lean to one side, shut one eye and squint or show one facial expression on one side of the face and another on the other side. If someone wants to ask a clarifying question but isn't sure it's safe, she may cover her mouth with her hand.

#### 2. Are they bored?

Look for signals that show they have shut down or turned off. An audience member may turn away from you or slump in the chair. Sometimes people will lean backwards and lazily rest their arm

around the back of the chair or in mock nap time posture by slumping forward in their chair, leaning or lying across the table. They may also put the head to the side or down, break eye contact, fix their eyes into space, close their eyes for brief or even long periods. They may have a vacant look on their face because they aren't tuned in.

#### 3. Are they frustrated, impatient or ready to go?

If they have gone from boredom to irritation, there may be big hints that they want to move on to another point or are ready to leave the room, such as reading a newspaper or checking their watches or their PDAs. If they are extroverted types such as sales people, they may symbolically run from the room by crossing the feet and moving the dangling foot quickly up and down, jiggling the crossed-over knee, or tapping the foot.

#### 4. Are they not buying in? Do they feel attacked? Are they defensive or angry?

Sometimes your message is controversial or difficult for an audience to take. If your audience is defensive, they will symbolically protect themselves by shutting down, getting away or attacking. They shut down by crossing the arms, legs or ankles or shutting the mouth into a thin line. They may grimace and cover their mouths with their hands. They will "run" away by looking away, turning the heart and upper torso away, or pointing the legs or feet toward the exit and exhaling quickly and loudly. They will symbolically attack by clenching the teeth, jaws, lips or hands. They may square off the body to you in a confrontational way, putting their hands on their hips.

#### 5. Are they resentful? Do they not like you or dislike your viewpoint or content.

If an audience feels injured or mistreated by you, your message or the whole darn meeting, you may see them do the following: cross their arms; stiffen their back or

limbs; grimace; look or turn away; or show the signs of anger mentioned above.

#### 6. Do they doubt you or your claims? Do they think you're lying?

When someone is suspicious, he will look at you in a judging way. A suspicious person is trying to form an opinion. Her body shows her discomfort. Look for furrowed brows, squinting eyes, peering down, tilting the head or tightening the lips, as if to stop a disparaging comment. If the audience does not believe you, you'll see grimacing and exhaling through clenched teeth, head shaking, or a tight smile masking their displeasure.

#### 7. Do they get it?

When audience members are excited and happy, they fill up with those good feelings. Look for a sudden shift usually upwards and a big inhalation, shifting the weight, usually forward or bouncing in the seat or a rocking motion.

#### 8. Are they interested and excited?

The audience signals their interest by smiling, tilting the head (to hear better), furrowing the brow in concentration but not with a pained look, and by leaning forward and blinking (with excitement so as not to miss anything). They are "up" for what you are saying, so their overall posture will be up and attentive as well.

The next time you speak, try these tips and see if you can 'read' your audience. By understanding their body language, you can tweak your presentation and make it even more of a success!

#### ABOUT THE AUTHOR

Patti Wood is one of the nation's top body language experts, with over 20 years of experience researching and teaching nonverbal communication. She has taught at the university level and written the book, "Success Signals—Body Language in Business." Please visit: [www.pattitiwood.net](http://www.pattitiwood.net)

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## MANAGING

## Advantage of Open, Honest Communications With Employees

by James Shearer

A fail-proof, no-cost way to increase productivity in a business enterprise is to widely share information about the business with employees. This information includes profitability, market share, business plans, operational results, and even strategic direction. It also includes bad news as well as good news.

Much like the members of an athletic team, company employees are key stakeholders in their business team. They are committed to the business if for no other reason than their livelihoods depend on the business' success. In order to maximize their individual and collaborative contributions to the business, they, like athletes, need information about the current state of affairs.

Few would argue that a football player one point behind in the 4th quarter will perform differently (with more intensity, more effort, and more energy) than he would if his team were 45 points behind. It is acknowledged human nature to put forth extra effort when the individual clearly recognizes that it will make a positive difference. As it is in sports, so it is in the business world.

Owners, presidents, and/or general managers (hereafter collectively referred to as the GM) naturally want to protect their businesses. It is one of their duties and obligations. One way GMs might do so is to zealously guard sensitive information about the company and disseminate that information, if at all, to only a few key employees. The GM might consider other employees as untrustworthy or, more probably, as simply not needing to know the ongoing status of the business. The reasons why the GM might not widely share sensitive information with employees are really irrelevant. The logic, however, is faulty.

Some advantages and considerations are:

- Employees are truly risking their financial well-being, their credit worthiness, their lifestyles, and their future on the success of the enterprise. Because employees are risking so much, they have a legitimate right to know the financial and business condition of their company. (One specific benefit is that a company facing employee cutbacks due to negative business conditions can prevent untold hardship on employees by advising them in advance of the negative conditions. The information gives the employees an opportunity to adjust their lifestyles accordingly. This openness is a company cultural behavior most GMs themselves would welcome if their own livelihood was in jeopardy.)

- The key to what level of detailed information is shared is that it can (and should) be tailored to the group receiving the information. For example, the top management team might get a 500-line, 20-page detailed income statement and a detailed balance sheet and cash flow statement. Hourly employees might get a one-page summary of the three above documents with the income statement being less than 15 lines. Similarly, the top management team might develop very detailed strategic and operating plans, including specific market strategies. Hourly employees might get a very brief synopsis of the goals and objectives for the next year. The result is that the hourly employees know in general terms how the company is doing for the month and year-to-date against the plan, as well as the general direction of the company.

- Employees fully aware of the business situation can adjust their individual focus and effort to the pressing needs of the business. (Example: A durable goods manufacturing company found itself in very serious trouble with its

customer base for recent extremely poor delivery performance. The problem was caused by several unexpectedly large orders beyond the short-term capabilities of the company. The operation was already running 24/7 with all bottleneck equipment fully-manned, so overtime was not an option. The newly appointed GM told the production employees what was happening. This was the first time sensitive information had been shared throughout the company at that level. He explained the nature and magnitude of the problem and asked for their help in increasing factory throughput. The factory already had a good work pace - the production employees were not "taking it easy" on the job. But now that the employees knew the situation, including the downside if things didn't very quickly get better, they "cinched up their belts" and worked a little more intensely, a little more purposefully, and with a little more focus to produce more products. The increase was enough to solve the temporary delivery problem and prevent lost market share. In addition, the solution was instantaneous in its effect and had zero cost. And, most importantly, it increased employee trust in the company and in the GM because he had been open and honest about the problem and had trusted them with the sensitive information. The alternative solutions of buying more production equipment or implementing new processes or methods would have taken months, would have cost tens of thousands of dollars, and likely would not have prevented the loss of market share.

- As mentioned in the above example, frequent, open and honest communications build increasing levels of trust between the company and the employees. As this trust becomes stronger and stronger over time, it can result in a non-adversarial labor relationship that enhances cooperation, prevents or reduces labor unrest, and increases

individual employee responsibility and ownership for their own performance.

- Involved, trusting employees can become a great source of ideas to further improve business performance. The company communicates to them and they, in turn, communicate to the company. Their suggestions can save huge amounts of money and can make the business more productive, more responsive to the marketplace, and far more likely to survive and prosper.

There are a few downsides to open communications.

(1) Employees could leave and go to work for a competitor or start a competitive business, taking with them sensitive information that could prove detrimental to the company.

(2) Faced with negative business news, employees could get jumpy and leave when, in fact, a downsizing was not going to occur. Thus, an unnecessary void could be created.

Companies cannot normally prevent ex-employees from joining a competitor. However, as part of the hiring process, all employees (but especially key employees likely to have access to particularly sensitive, potentially damaging information) can be required to sign a non-disclosure agreement that prevents them from conveying confidential information to competitors whether they work for them or not. There can be legal recourse against the ex-employee as well as the competitor if this agreement is knowingly broken.

Most competitive companies are likely to be well aware of this and will avoid even the appearance of pirating confidential information. Also, keeping in mind that sharing sensitive information should be tailored to the recipient group, employees in less critical positions, while having increased access to sensitive information, are not likely to possess information

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## CORNER ON THE MARKET

## How to Develop a Winning Competitive Strategy

Contestants from NBC's reality show "The Apprentice" helped design a new fall fashion line of women's apparel during this season's sixth episode. The objective of the competition was to make the most money by selling to retail buyers at a New York City fashion

show. While designed to entertain, "The Apprentice" does depict business interactions and challenges that frequently occur in real-world settings.

American Management Association, the world's leading membership-based management

development organization, has brought together its leading experts to provide viewers with practical advice that they can apply in their own workplace. Each week, AMA posts on its Website management and leadership lessons based on issues raised on "The Apprentice."

"Developing a successful competitive strategy requires a deep and thorough understanding not just of your competitors and the moves they are making, but of all of the other factors that have the potential to influence your position in the marketplace," said Edward T. Reilly, president and CEO of American Management Association. "It's equally important to know your internal organizational strengths as it is to know the external challenges and opportunities." Reilly offers the following advice on how to get ahead of the competition:

- Know the market. It is vital to conduct research to determine what products are being offered to your target market, and at what price. Without this information you'll be formulating your product development and pricing strategies in the dark.
- Talk to customers. Get to know your customers' needs and wants. Learn what they are saying about your competitors. Expand the market by identifying customers whose needs are not being met, and develop products to meet them.
- Identify your own organization's strengths and weaknesses. Honest evaluation of your company's assets and shortcomings is necessary for effective strategy planning. Leverage strengths to take advantage of market opportunities. Address organization weaknesses that impact your customer.
- Analyze your competitors' products. This will give you ideas on how to improve your own offerings and highlight the superior attributes of your products versus those of the competition.
- Monitor the competition's game plan. Become familiar with their product, marketing, sales and customer service strategies so you can counter any competitive move.
- Form alliances that complement your strengths. Identify partners that fill existing gaps in your knowledge or capabilities.
- Regularly monitor the marketplace. Customer needs and com-

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# ApartmentResearch

## R E P O R T

Marcus & Millichap

### Strong Market Conditions Have Apartment Buyers Paying a premium

The Inland Empire's apartment market will remain among the top performers in the nation as an overheated housing market and a growing economy put more residents into the renter pool. Since home prices are now beyond the reach of many and relatively few apartments are being built compared to population growth, demand for rental housing will continue to grow. These robust market conditions have kept investment activity brisk, with prices rising even though yield curves are declining.

#### Net Migration Fueling Housing Market

Residents are coming to the Inland Empire in droves to take advantage of lower home prices than can be found in the coastal markets. Forecasts call for almost 100,000 people to migrate to the Inland Empire each year for the next few years, with most coming from either Orange County or Los Angeles. The result of this influx has been home prices rising by more than 30 percent over the last 12 months. While the current median price of \$310,000 is 31 percent below Los Angeles and 53 percent below Orange County, the region is starting to experience the adverse effects of the housing boom. Latest estimates show that the affordability rate has dropped to 27 percent in Riverside County and to 36 percent in San Bernardino County, both of which are historic lows. The declining number of affordably priced homes is expected to benefit the apartment market, though, as rents have not increased nearly as much as home prices.

#### Aging Baby Boomers Cause a Flurry of Seniors Housing Development

One of the fastest-growing segments of the population is baby boomers, which has caught the attention of many developers in the region. The number of residents aged 55 and older in the region is projected to grow by 28 percent over the next five years. Many developers have recognized the growing demand for communities for those aged 55 or older, and there are currently 1,800 units slated for completion by the summer of 2005. The largest project is being constructed by Fountain Glen Properties, which is building a 480-unit seniors apartment complex in Temecula. Other large projects include a 360-unit seniors housing complex in Corona and a 153-unit seniors apartment building in Cathedral City, both of which are slated to open later this year.

#### Summary

Strengthening fundamentals characterize the Inland Empire apartment market, with the improving economy securing a bright outlook. Home prices are beyond the reach of many residents, which will increase demand for rental housing. The tight market will allow owners to achieve aggressive rent growth, and buyers will continue to outnumber sellers as the market remains among the strongest in the nation.



## GETTING ORGANIZED

## Marketing Your Current Clients

by Dottie DeHart

Imagine for a moment that your business is lackluster and your third-quarter sales numbers are not on track. What's that? You say you don't have to imagine? You're not alone. We may be on the cusp of a recovery, but many companies haven't yet gotten the memo. And if you're like many of your financially frustrated counterparts, your first instinct is to round up your sales team and send them prospecting for new leads. After all, your current client list isn't keeping you well-fed, so it's time to seek out greener pastures. Right?

Wrong, says George Ludwig, author of the new book "Power Selling: Seven Strategies for Cracking the Sales Code." Your sales team needs to take action all right, but they need to be working their magic a little closer to home.

"New business always seems more attractive and exciting than

the same old accounts that you've serviced for umpteen years," says Ludwig. "It's the grass is always greener' syndrome. But it's an illusion. You know the grass on your side of the fence is nourishing, and if you keep it well-watered and tended, there's much more where that came from. Probably more than you ever thought possible. That's why smart companies reinvest their energy into their current accounts before seeking new ones.

"This strategy makes sense for two reasons," he adds. "First, you don't want to lose your clients by under-servicing them. Second, they can be fertile ground for harvesting even more business. You're already 'in' with these clients, they know your name, and presumably they like what you bring to the table. You must simply convince them that there's more you can do for them. Shouldn't that be easier than

starting from scratch with someone else?"

So how, exactly, do you reinvest in your current clients? Ludwig offers the following suggestions:

- Focus on increasing client share, not just market share. Get deeper inside your current clients. Spread yourself thick, not thin. You must dig beneath the surface that comprises your current interactions with a given client. Get to know everything about their business and identify problems you can solve. This may mean introducing them to new products and services you carry, or it may mean showing them why they need even more of the products and services they currently buy from you. It may mean convincing them to venture into new markets. Be creative. Partner with them in every possible way.

- Rethink unproductive beliefs. One of the big reasons sales managers don't try to increase their client share is simple cynicism. They just don't believe their organization is worthy. Let's say your company supplies tires to SuperCar, a major automobile maker. You also carry headlights. But one of your competitors, Headlights USA, dominates that market. What you don't know is that H-USA is hanging on by a thread because of their lack of personal service. Yet, you believe that SuperCar would never defect from H-USA in favor of little old you. Unconsciously, you convey that belief to your team. The result is that no one even considers dethroning the headlight king. An opportunity to double your SuperCar business dies a quiet, unnoticed death.

- Network deep inside your clients' infrastructure. Though we'd all like to think the business world is a meritocracy, sometimes decisions really do come down to "who you know." So get to know everyone you can inside the client's walls, from CEO to receptionist. Strengthen relationships at every opportunity. Show your face at open houses and ribbon cuttings

and charitable events. Get as many champions as possible inside the company. This is an especially good idea in an era of downsizing. (Otherwise, what might become of you if your one point-person leaves?) But even bigger than that issue, it may create opportunities to sell more products and services.

- Be "Johnny on the Spot." A good salesperson will go to the ends of the Earth to keep a good client happy. Period. This means if a client calls you up with a question at 6 p.m., just as you're heading out the door for home, you take your coat off and help him find a solution. If something you sold him malfunctions, replace it instantly, at no charge. If you have to personally drive a desperately needed part to someone 300 miles away on a Sunday, gas up the car and hit the road. If you don't, your competitor might. And people tend to reward such genuine commitment with referrals, renewed contracts, and an open mind for your ideas.

- Invite feedback from your best clients. Take action based on that feedback. Try this technique: pinpoint your five top clients. Take each contact person out for a nice lunch and instigate a frank discussion about your company. Ask what you could do better, sure, but focus more on what your clients deem your best practices. Then, resolve to fix the problems your client identified and duplicate your "good" practices—the ones that keep your clients loyal and happy—everywhere.

- No matter how "down" you're feeling, don't let your clients know. It is one of the more unfortunate realities of human nature that people tend to disassociate themselves from other people who are in crisis. This also holds true in the corporate world. If clients think that your company is struggling, they may be tempted to abandon ship. So always maintain a successful, upbeat demeanor when talking to clients. Stay focused and make sure you're in what Ludwig calls your "supercharged selling state" when talking to clients. (He explains how to attain this state of

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## An Interview With John P. Calverley, Author of "Bubbles and How to Survive Them"

**Q How can you be sure that the rise in house prices is really a bubble?**

A Overall the U.S. seems to be in the early-to-middle stages of a housing bubble. The bubble in other countries, particularly the U.K. and Australia, is much more advanced. The book provides a checklist for identifying bubbles. Rapid price rises and high valuations are always present, but a good test for a bubble is to look for other typical factors such as a relaxed monetary policy, rapid lending growth, a prolonged economic upswing, falling savings rates and large-scale media and popular interest. The housing bubble qualifies on all these criteria in some regions of the U.S., though not all are affected. Some of the most bubbly areas are in Massachusetts, New York, New Jersey, Florida and California.

**Q How can you be sure an asset is valued too high?**

A The book proposes broad ranges for stocks and houses, within which valuations can be seen as reasonable. For example, a price-earnings ratio of between 10-20 and a house price-rental yield of 6-10 percent (i.e. the annual rent divided by the house price). If prices take these valuations above the range, then we can start to say that it is probably a bubble. The book shows that these ranges are well-grounded both in past history and on an analysis of risk premiums. Realistically, we may not ever be able to identify a bubble with 100 percent certainty, but the further outside the range market valuations go and the more items ticked on the checklist (see above) the more likely that it is a bubble.

**Q Why are housing bubbles a threat?**

A At present, American's wealth is high in relation to income, despite the collapse of the stock bubble a few years back. This is largely because of the rise in value of housing. If the economy slows down for some reason, perhaps

because of a slump in investment, or an outside shock or because monetary policy is tightened to head off inflation, there is a risk of a slump in house prices. This would reduce household wealth, hurt confidence and might severely complicate the downturn.

**Q The collapse of the stock bubble in 2001-02 had only a limited impact. Why should housing be any different?**

A The collapse in stocks only had a limited impact because it was offset by large cuts in interest rates and a huge fiscal stimulus. A new fiscal stimulus is not possible given the deficit levels today. And official interest rates are much lower than in 2000. Between 2000 and 2003 the Fed cut Fed funds rate from 6.5 percent to 1 percent. Today's rates are only 1.75 percent. Moreover, the impact of the fall in stock prices was limited precisely because lower interest rates stimulated the housing bubbles, partly offsetting the loss of wealth in stocks and helped to keep consumer spending buoyant. Finally, it should be remembered that the stock bubble has left a legacy of problems for company pension schemes which have not gone away.

**Q Could house prices fall on their own?**

A Spontaneous fall in house prices, leading to a slowdown in consumer spending and a weaker economy is certainly possible. The risk is greatest where house prices have reached extremes and where there has been substantial speculative activity, such as in the U.K. and Australia, currently. U.S. valuations are not yet so extreme. In practice, however, a fall in house prices is unlikely to be completely spontaneous. There is usually some sort of trigger, such as a rise in interest rates. But past experience with bubbles suggests that the trigger can often be something quite small.

**Q How much could house prices fall?**

A Based on past averages, house prices could easily fall by 15-20 percent in the U.S. on a nationwide basis but that would imply 20-30 percent falls in the most bubbly regions of the country. If accompanied by a severe economic downturn, a still greater fall is possible.

**Q But U.S. house prices have never fallen in the last 40 years. Why should they fall now?**

A The big difference with the past is that underlying consumer price inflation is much lower now. Taking out consumer price inflation, house prices fell by 10 percent in the last housing downturn from 1990-95, but consumer price inflation of 3.3 percent meant that nominal house prices moved up slightly. However, with inflation running at lower levels now, and house prices set to reach higher valuations than in 1990, there is a much greater chance of an outright fall in house prices. Moreover, if house prices fell in the context of a weaker economy, there is a risk of deflation (falling consumer prices) which would make the potential for lower house prices even greater.

**Q Why does a fall in house prices matter?**

A It obviously matters to individuals who have bought recently, since they will lose a large chunk, if not all of their equity. Some could find themselves with negative equity which, as well as being particularly painful, can make it difficult to move to another house. But it will also be of concern to people who bought some time ago, if they were relying on high and rising house prices to help fund their retirement.

**Q How does a fall in house prices affect the economy?**

A The main effect is through a rise in the household savings rate as people save more and borrow less. So-called cash-out financing (or mortgage equity withdrawal) has played an important role in

sustaining consumer spending in recent years. Falling house prices and the household savings rate would move up. The U.S. household savings rate is currently only about 2 percent, which makes perfect sense given the strength of balance sheets. But strong balance sheets is reliant on house prices staying high. Higher savings rates mean slower growth of consumer spending, which accounts for around 70 percent of GDP.

**Q Surely the Fed would cut interest rates if house prices fell sharply?**

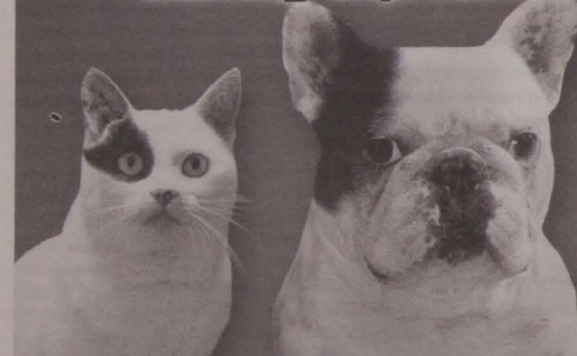
A Yes, provided they were not concerned that consumer price inflation was too high. The Fed might welcome the combination of lower house prices, lower interest rates, and a lower exchange rate. This would help to rebalance the economy and make a start on reducing the current account deficit. Lower interest rates should help to cushion the downward move in house prices, but this cannot be guaranteed since, once bubbles go into reverse, there is a danger that sentiment completely reverses too and prices can undershoot on the downside, as was seen when the stock bubble burst in 2001-02. The Fed needs to get its response just right, or they may be unable to prevent a recession.

**Q What will happen to the U.S. bubble?**

A Nationwide house prices rose 9.36 percent in the year to Q2, (Source OFHEO), the largest annual rise since the 1970s (when underlying consumer price inflation was much higher). The U.S. bubble is likely to expand further in the near term, which will provide support for economic growth. Mortgage rates will only move up gradually and will remain relatively low for some time, since inflation is still well under control. Meanwhile economic growth will gradually bring down unemployment and raise wage growth. Areas where prices are

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## EXECUTIVE TIME OUT



## Dreams Really Do Come True In Maui-Hawaii

by Jessica Miller

People I have recently spoken with visited the Hawaiian Islands and expressed that their favorite island in Hawaii is Maui. I have always dreamed of going to Hawaii, but at my age, I thought it was never going to happen! However, to my delight my husband surprised me with an anniversary gift—a trip to this exotic island. Like the famous Kilauea Volcano in Hawaii, my thoughts quickly erupted to sweet pineapples, lazy days at the beach drinking Mai Tais, and much more. Finally, it was going to be my turn at last, and I was going to make the most of it!

While visiting the beautiful island of Maui, my husband and I couldn't get over seeing the fabulous array of colors that boggled our minds. The flowers and trees were so vivid, that it actually took our breaths away. My creative juices stirred as I captured these pictures with my camera—with this little gadget, I can visit God's handwriting any time.

We started our first tour of Maui the first morning after arriving at the Maui Prince Hotel & Makena Resort. The hotel was exquisite with its cascading waterfalls, luscious tropical plants, and fountains and ponds that were teaming with brightly colored Koi and other exotic fish. This hotel steals the show and provides the whole kit and caboodle—indoor and outdoor restaurants, bars, lounges and swimming pools, with cabanas for those that can't handle the heat. For those who are unlucky and actually have to do some work, conference facilities and other busi-

ness amenities are available. I might add that there was a beautiful white sand covered private beach that was within walking distance from the rooms.

Imagine the striking view from our hotel room on the third floor balcony—a canopy of plants and trees with amazing colors ranging from pink, purple, yellow, and red; a large bay between the island of Maui and the island of Lanai; and finally watching the touring and fishing boats making their way around and through the islands. It doesn't get any better than this!

We drove several miles along the coast from the town of Makena located in the southern part of the island in a convertible mustang—a highly recommended set of wheels especially during the sunny part of the day. We drove through the small town of Kihei with its open-air markets and sidewalk cafes. These shops proudly display the history and culture of the Hawaiian people.

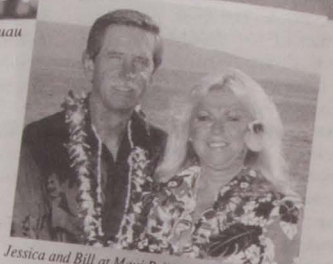
Beautiful beaches align the coastline while driving to the city of Lahaina on our way to Kapalua at the northern tip of Maui. The city of Lahaina was exciting—bustling with restaurants and shops. The locals told us not to miss BJ'S Chicago Pizzeria offering their version of unique pizzas—I agreed—it was pretty tasty. Most restaurants in Lahaina are located right on the waterfront with a clear purpose of gazing at incredible sunsets and just plain water watching. If you actually want to see what's under this clear blue water, take a ride on Lahaina's glass-bottom boat, a submarine cruise to 200 feet deep and observe nature as its best—tropical fish so close that you feel like shar-

ing a part of their serene life. If you prefer to be more adventurous, try hang gliding while being pulled in the air by a boat. Lahaina has something for everyone.

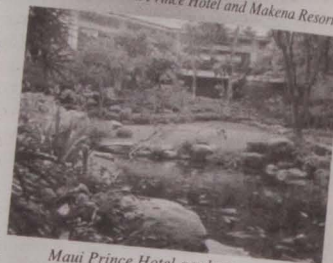
If you really do want to be a part of the fish life, scuba diving and snorkeling may be just the activity for you. The magnificent water coves and snorkeling pools display a variation of blue colors that range from crystal clear to deep indigo blue. Sign up for this with a tour of Turtle Island located in the nearby bay. A little warning for those who snack alfresco. Large populations of colorful birds on the island are fearless—so don't leave your plate unattended—you'll be hungry later.

After visiting the ocean town of Lahaina, we wandered inland towards the middle of the island and caught up with the Hawaiian Tropical Garden Plantation tour. There is a lot to be learned on this one-hour tour. Our tour guide was simply amazing—her plant knowledge was endless. She was able to name all the plants and who and what country introduced them to Hawaii during the early occupation of the islands. Some of these plants included coffee, star fruit, papaya, mango, pineapple, macadamia nut, sugar cane, etc. She even taught us how to break open a coconut—the proper way—the Hawaiian way. She told us to be aware of coconuts with slimy juice—ugh!

It was interesting for me to discover that Hawaiian people grow large amounts of sugar cane (it requires one ton of water to grow



Jessica and Bill at Maui Prince Hotel and Makena Resort



Maui Prince Hotel gardens area.

one pound of sugar). In addition, the sugar canes must be burned in order to harvest the sugar from the stalks. Very few pineapples are actually grown on the island of Maui—for a better understanding of the pineapple industry, visit the big island of Oahu and Lanai.

One of my dreams before leaving for Maui was being able to enjoy an authentic Hawaiian luau, and I was certainly not disappointed when we went to the Wailea Marriott. The Wailea Marriott received the prestigious Hawaiian Visitor's Bureau Kihili Award for perpetuating the essence of Hawaii. It surely was a winner in our eyes that night. Believe me, this luau is the best show in town. It is bursting with action with the fire knife dancer (he has won the champion fire knife dancer for three years in a row)....anyone want to challenge? Like the volcano, he created a tremor of excitement and was thrilling to watch. The Hawaiian

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## BAKERSFIELD REVIEW

## Bakersfield's Business Conference, The 2004 Edition

by Joe Lyons

The new and improved Bakersfield Business Conference moved downtown this year. This eliminated the need for that big tent and gave a better showcase to the business center of the town. In fact it was rather strange to sit in the media room with carpeting and air conditioning.

The event this year was in the Centennial Garden of the convention center and it seemed to lead to a certain amount of community cheerleading.

The media was asked that anyone broadcasting live not tell their listeners that downtown Bakersfield was jammed up with traffic. Locals who found out that I was from out-of-town told me that I should do some special reports on how dynamic and 21st century Bakersfield is. Well, the reason that the law offices of Borton, Petrini and Conron, LLP put these events together in the first place was to show off their town.

In past years, the best thing about the conference was the wrong thing. Although billed as a business conference, the stars of the speaker lineup were the international political leaders. Impressive as they were, the business of business got lost in the shuffle. This year things got down to business, literally.

In fact, the morning panel consisted of relative unknowns with quite a story to tell. Dr. Glenn Hubbard, former chair of the White House Council of Economic Advisors, joined with Richard Breeden, former S.E.C. chair and now monitor of WorldCom and Gary Wendt, the former chair and CEO of GE Capital. As with several other speakers, they got the message of personal responsibility into their presentation.

And while they do not agree on how to fix the problems that have led to WorldCom, Enron and MCI blowups, they do remain bullish on the system. In fact they feel that the days of German and Japanese dominance in the world market are over and America is back on top. One of them even pointed out that the

Alabama plant that produces the Mercedes SUV makes a better product than the German divisions of the same company manufactures. According to Hubbard, we remain the engine of the global economy. Breeden, however, warned that what we need right now to prevent future catastrophes is a new culture of ethics. With a similar message, John Kasich, former chair of the Congressional Budget Committee, and now seen on FOX, told us he believes that we suffer from a leadership slump and that usually the times make the leaders.

John Bogal, an early expert in the mutual fund marketplace, now advises people that the stock market is a gamble in which the croupiers rake in far too much of the proceeds. He also suggests that, the best funds will always break your heart. The afternoon brought politics into the mix, beginning with CNBC commentator and failed sports color man, Dennis Miller, who reminded us that our founding fathers had blown people's heads off for no more than putting a tax on our breakfast beverage. He could only wonder what would have happened if there had been Starbucks' back then.

Some remarkable information came from Dr. Robert Gates, now head of Texas A&M but formerly the director of CIA. When I asked him if Fleming, Ludlum or Clancy ever got their stories right, he answered me with a simple, "No!" He then went on to tell that the stories of how the CIA missed such big happenings as the collapse of the Soviet Union or 9-11, were no more than urban legends. He also stood firm on U.S. policy in the Middle East, explaining that sanctions imposed on Saddam Hussein did, in fact, have an impact. Iraq would have, indeed, renewed their weapons of mass destruction programs, and they were prepared to wait out the U.N. to do it.

As for Homeland Security, there are many benefits that he is not at liberty to discuss, but he gave an example of how today the FBI can

share information with the CIA and other agencies that was obtained through grand jury testimony. Before 9-11, that information could not be shared. This, and other changes, have made for a more efficient information machine.

Every year the BBC has a surprise guest speaker. This year was no exception, although this year he came out early. The surprise usually is the last speaker.

The former president of Spain, Juan Maria Aznar, came to say that even though he had lost the vote because of a terrorist attack just 10 days before the election, he supports our war on terrorism. He saluted America as what he calls, a truly benevolent superpower.

General Tommy Franks came out as a full-fledged supporter of the current administration, despite what you may have read last spring. He claims that George W. Bush gave him all of the men and equip-

ment that he asked for to go into Iraq, and that if our troops are undermanned or underequipped, blame him, Tommy Franks.

As to how long we need to be there, he stated, "We must do what we must do until we are able to get it done." And as to the effectiveness of our presence in that area, Franks reminded us that we could be sure the next attack on the U.S. will not be planned by either Afghanistan or Iraq.

Few attendees of this year's event left the site feeling ambivalent about where our country or our president stands. Leaving the grounds that night, with the music of the Grass Roots emanating from the live entertainment stage, they must have come to believe what Dennis Miller had told them that afternoon. America—the world loves us and hates us. They fear us

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# GLOBAL

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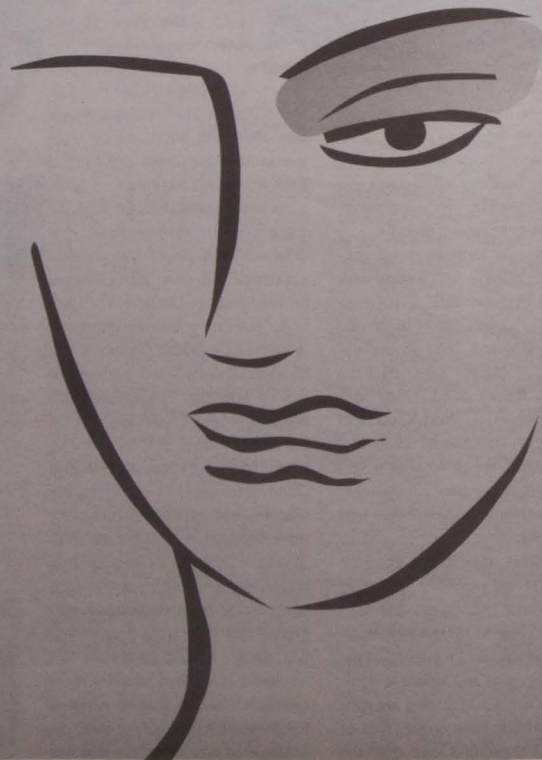
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"MobilesMLS.com is a contemporary solution that virtually eliminates time-consuming, hands-on research to find properties that match the needs of clients," says Gerald Bennett, president and chief systems analyst of Realty Net Applications. "What's more, the system is flexible enough to accommodate the needs and growth of every sales organization from the

smallest one-person dealer to the largest nationwide enterprise."

Membership in MobilesMLS.com is available to all licensed manufactured housing dealers and agents for a reasonable monthly fee. The interactive Web application is easy to learn, simple to use and requires no costly software to purchase or install. Members can conveniently access large invento-

ries of new and pre-owned manufactured homes listed for sale in their area, along with in-depth, professional grade data, such as identifying numbers and commission breakouts. For more information, visit [www.mobilesmls.com](http://www.mobilesmls.com) information, visit [www.mobilesmls.com](http://www.mobilesmls.com)




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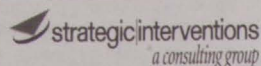


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## Productivity Not Outsourcing Cost Jobs

by S. Eric Anderson, PhD, MBA

Most economists favor a free exchange of goods and services that benefit both sides. Trade theory even goes on to suggest that if a government protects one industry from foreign competition, then they must also compensate the industries not protected. The reason for this is that the protected industry will often raise their prices resulting in consumers having less to spend on the goods produced by the non-protected industries. If free trade offers economic growth and prosperity to the involved parties, then why do so many people protest against it?

Economists argue the losers, concentrated and identifiable, are more likely to take to the streets, while the winners, which are spread out and hidden, may not even be aware of the benefit received. The economists can't always identify the winners, but are certain of their existence. In fact, most

economists believe that even a high-cost producing country can still benefit, since it will produce some goods at a lower relative cost than its trading partners. However, many who have seen their jobs outsourced to another country are beginning to question the benefits and rethink the long-held belief that free trade benefits all nations. A report by Forrester Research predicts that nearly 500,000 information technology jobs will be moved overseas in the next 13 years.

There are also concerns about the United States exporting capital, investing billions and shipping intellectual capital overseas, which in some cases raises national security concerns. However, the risks are not as widespread as many are lead to believe. In fact, a large percentage of companies have discovered that sending work to low-wage countries is not as easy or as inexpensive as advertised. Many companies are discovering that many of

*continued on page 42*

## Title Companies in the Inland Empire

*continued on page 24*

		Ranked by County/Mortgages 2003					
Company Address City, State, Zip	County	Mortgages: Jan. 2003 Year	Total \$: Jan. 2003 Year	Average \$: Dec. 2003 Year	Share %: Dec. 2003 Year	Key Executive Title Phone/Fax E-Mail Address	
1. First American Title Company 3625 14th St. Riverside, CA 92502	Riverside	1,539 19,575	320,671,769 3,751,492,428	208,364 191,647	28.00 23.18	Chris Clemens V.P./County Manager (909) 684-1600/275-5204 <a href="mailto:cclemens@firstam.com">cclemens@firstam.com</a>	
2. First American Title Company 323 Court St. San Bernardino, CA 92401	San Bernardino	1,023 14,107	152,426,522 2,240,930,909	149,000 158,852	19.58 16.98	Chris Clemens V.P./County Manager (909) 889-0311/384-8433 <a href="mailto:cclemens@firstam.com">cclemens@firstam.com</a>	
3. Fidelity National Title 301 E. Vanderbilt Way, #400 San Bernardino, CA 92408	San Bernardino	866 10,755	102,751,618 1,413,439,776	118,651 131,422	16.57 12.95	Alan Burton County Manager (909) 890-0601/890-3600	
4. Fidelity National Title 7344 Magnolia Ave., #275 Riverside, CA 92504	Riverside	690 8,249	118,959,072 1,368,486,219	172,404 165,897	12.55 9.77	Lisa R. Conlin Branch Manager (909) 637-0415/637-8706 <a href="mailto:lconlin@fnf.com">lconlin@fnf.com</a>	
5. Chicago Title Company 560 E. Hospitality Lane San Bernardino, CA 92408	Riverside	581 7,777	171,434,401 1,627,230,780	295,068 209,236	10.57 9.21	Judy Taylor Inland Manager (909) 884-0448/381-6740	
6. Orange Coast Title Company 1060 E. Washington St., Ste. 200 Colton, CA 92324	San Bernardino	377 4,829	44,883,773 691,265,101	119,055 143,149	7.21 5.81	Jim Sollami Sr. V.P./Regional Manager (909) 825-8800/554-6177 <a href="mailto:jims@octitle.com">jims@octitle.com</a>	
7. Commonwealth Land Title Company 275 W. Hospitality Ln., Ste. 200 San Bernardino, CA 92408	San Bernardino	378 4,768	50,632,774 608,816,530	133,949 127,688	7.23 5.74	Paul E. Seebree V.P./County Manager (909) 888-7541/388-2176	
8. Old Republic Title Co. 3400 Central Ave., Ste. 100 Riverside, CA 92506	Riverside	287 4,197	35,490,228 540,218,294	123,659 128,715	5.22 4.97	Ron Peterson Sr. V.P./County Manager (909) 787-4980/341-9202	
9. Stewart Title of California 3403 Tenth St., 4th Floor Riverside, CA 92501	Riverside	280 4,078	87,055,107 739,335,126	310,911 181,298	5.09 4.83	Greg Grub Division President (909) 276-2700/276-3466 <a href="mailto:ggrub@stewart.com">ggrub@stewart.com</a>	
10. Titor Title Company 225 W. Hospitality Lane, Ste. 300 San Bernardino, CA 92408	San Bernardino	WND	WND	WND	WND	Michael Cowan County Manager (909) 890-2424/890-2425 <a href="mailto:michael.cowan@titorite.com">michael.cowan@titorite.com</a>	
11. Lawyers Title 325 W. Hospitality Ln., Ste. 100 San Bernardino, CA 92408	Riverside	260 3,456	43,340,659 578,863,857	166,695 167,495	4.73 4.09	Guy Kruger Regional Manager (909) 386-2100/386-2102	
12. United Title Company 1400 E. Cooley Dr., Ste. 200 Colton, CA 92324	San Bernardino	184 2,667	16,374,407 273,177,312	88,991 102,429	3.52 3.21	Judy Taylor IE Div. Mgr./Sr. Vice President (909) 370-3500/370-1245	
13. ATI Title Company of California 2111 Atlanta Ave., #100 Riverside, CA 92507	Riverside	109 2,117	8,004,000 192,421,670	73,431 90,894	1.98 2.51	Steve Reeves President (909) 682-6131/682-2144	

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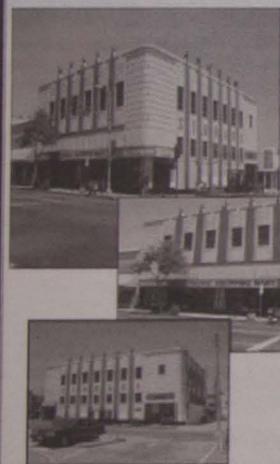
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## INTERNET TECHNOLOGY

## Inland Tech Company Builds New Headquarters

Internet Avenues, one of the largest technical companies in the Inland Empire, is rushing toward a Dec. 4th, 2004 completion and move-in date on its new \$4.1 million headquarters building at 8667 Haven Avenue in Rancho Cucamonga. The location is just south of the Rancho Cucamonga Civic Center and northwest of Ontario Mills.

Internet Avenues supplies web pages and marketing to plastic and cosmetic surgeons and dentists in the U.S. and overseas while hosting three large web sites for consumers interested in cosmetic procedures.

"The company has been in our current Ontario offices since 1959 and is literally bursting at the seams due to extremely rapid growth fueled by the massive outpouring of interest in cosmetic and plastic surgery," says Michael Powers, Internet Avenues president.

(According to the American Society of Plastic Surgeons, some 8.7 million Americans had a cosmetic procedure in 2003, the last year for which

statistics are available.)

Because of the company's huge Internet presence, and the need to constantly cool 26 Internet servers, many dozens of computers and other high-tech gear, the 16,000-square-foot, two-story building has a 60,000-watt natural gas fired generator in the parking lot which kicks in automatically in case of electricity failures or brown-outs. The V-8 engine that drives the generator is AQMD certified.

The company's three web sites, CosmeticSurgery.com; iEnhance.com and PlasticSurgery.com, together generate some 40 million hits by computer users annually.

The first floor of the new building offers two business condominiums—one, 3,500 square feet; the other, 4,500—which will be leased.

The 8,000-square-foot, second-story will be occupied by Internet Avenues' staff which consists of about 30 employees.

UCR Honored for Wireless Technology  
*Study ranks the campus in the top 20 out of top 100 wireless accessibility*

The University of California, Riverside Department of Computing and Communications was honored for providing wireless computer accessibility to the campus community during an award ceremony held on Wednesday, Oct. 20, in Colorado.

The event, sponsored by the Intel Corporation and CDW-G, recognized the nation's top 100 most "Unwired College Campuses." At number 16, UCR ranked above Harvard, MIT and Stanford. Intel uses the term "unwired" to describe wireless Internet hook ups. The

technology allows users of laptops, personal digital assistants and other portable computing devices to go online without a more traditional wired connection to a network port or phone line. During peak periods, as many as 350 users log in via campus wireless connections.

Indoor wireless accessibility will increase as newly erected buildings are constructed with hotspots. In addition, computing and communications staff members are working to add wireless accessibility in departmental labs and some classrooms.

## How to Develop a Winning Competitive Strategy

*continued from page 15*

petitor capabilities change every day. Effective competitive strategy depends on staying abreast of these changes. Gain perspectives from customers and other constituents to validate strategic direction and adjust accordingly.

• Anticipate the future. Understanding the competitive situation today is critical in developing a winning competitive strategy. However, to achieve and sustain an advantage, it's equally important to define what the future will bring.

## Title Companies in the Inland Empire

*continued from page 23*

*Ranked by County/Mortgages 2003*

Company Address City, State, Zip	County	Mortgages: Jan. 2003 Year	Total \$: Jan. 2003 Year	Average \$: Dec. 2003 Year	Share %: Dec. 2003 Year	Key Executive Title Phone/Fax E-Mail Address
14. Northern Counties Title 1003 E. Cooley Dr., Ste. 204 Colton, CA 92324	San Bernardino	93 2,063	9,562,989 237,300,627	102,828 115,027	1.78 2.48	Steve Eagleton V.P./County Manager (909) 824-3592/426-0907
Benefit Land Title Insurance Company 1461 E. Cooley Dr. Colton, CA 92324	San Bernardino	120 1,888	11,024,120 204,296,985	91,868 108,208	2.30 2.27	Lee C. Selter V.P./County Manager (909) 433-0800/433-0817
Gateway Title Company 935 S. Mt. Vernon Ave. Colton, CA 92324	San Bernardino	127 1,642	12,283,018 177,496,132	96,717 108,098	2.43 1.98	Bill Hughes Vice President (800) 464-3337/(909) 824-2920
First Southwestern Title Co. of Calif. 1430 E. Cooley Dr., Ste. 100 Colton, CA 92324	San Bernardino	65 1,224	6,966,651 130,291,777	107,179 106,448	1.24 1.47	Laura Ivanoff County Manager (909) 422-0196/422-0995
North American Title Company 1007 Cooley Dr. Colton, CA 92324	San Bernardino	42 660	6,393,676 123,601,454	152,230 187,275	0.80 0.79	Douglas C. Murphy President, So. Calif. Division (800) 464-6282/(714) 550-6421 dmurphy@nat.com
Land America Southland Title 650 E. Hospitality Lane San Bernardino, CA 92408	San Bernardino	WND	WND	WND	WND	Lee Selter Senior Vice President/County Manager (909) 890-9109/890-0486 lselter@southlandtitle.com

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## Riverside Power Plant to Test no NOx System

When it comes to air quality, the less nitrogen oxide (NOx) emitted by power plants the better for everyone. That is why City of Riverside Public Utilities officials are excited about testing Xonon™ Cool Combustion technology on one of the four natural gas GE-10 turbines at their 40-megawatt (MW) Springs Substation to achieve near-zero NOx emissions.

The utility's Springs Substation generation facility is set to be the host site for full-scale testing of the Xonon (no NOx spelled backwards) technology before its global marketing launch on the GE10 gas turbine generator.

Unlike NOx control technologies that clean up the NOx once it is formed, Xonon prevents the formation of NOx while also reducing levels of carbon monoxide (CO) and unburned hydrocarbons (UHC) to trace amounts.

The Xonon combustion system is the only operating catalytic combustion system demonstrated to achieve near-zero emissions.

Xonon technology reduces NOx emissions to less than 2.5 parts per million a 90 percent reduction of traditional gas turbine emissions.

According to the manufacturer, the Xonon technology also:

• Avoids costly exhaust cleanup systems that increase operating costs, reduce system efficiency, and frequently require use of toxic chemicals, such as ammonia.

• Maintains turbine operating performance while avoiding excessive temperatures.

• Reduces potential for premature component failure.

• Has no primary or secondary adverse environmental impacts.

Riverside is eager to test the next step in state-of-the-art technology for reducing nitrogen

oxide (NOx) pollution at the Springs Substation, said the utility's Assistant Director of Energy Delivery Steve Badgett.

We expect some exciting results from testing before it goes into commercial release worldwide.

Alliance Power Inc. of Littleton, CO., which helped build the Springs Substation, will coordinate the installation

of the Xonon system that was created by Catalytica Energy Systems, Inc. of Mountain View, CA.

Alliance will work in cooperation with General Electric Aero-Energy Products, the California Energy Commission, Electric Power Research Institute, U.S. Department of Energy, and

*continued on page 34*

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## Workers' Compensation Provider CRM Names New COO for California Division

Compensation Risk Managers of California, LLC has announced the appointment of a new chief operating officer.

Chet Walczyk, a veteran workers' compensation insurance executive with more than 25 years of experience—the last five at CRM, will be responsible for all day-to-day operations and activities

of the rapidly growing California company. CRM manages group self-insurance programs and is committed to significant expansion within.

In his new role as COO of CRM California LLC, Walczyk will report directly to CRM CEO Martin D. Rakoff and CRM President Daniel G. Hickey Jr. and

will work closely with the boards of directors that govern the four separate programs CRM operates in that market.

"Chet Walczyk has been an integral part of CRM since its inception and has played a key role in the company's growth, direction and ultimate success," said Martin D. Rakoff, CEO of CRM. "We feel

confident in knowing that Chet will bring his extensive knowledge of underwriting and product development to one of our fastest-growing markets."

A native of Buffalo, N.Y., Walczyk was most recently senior vice president of risk management for CRM. Prior to joining CRM during its founding in 1999, Walczyk held several positions with many other insurance organizations. Walczyk has a bachelor of science degree from the State University of New York (SUNY) at Buffalo and maintains the ARM certification.

"The California division is an exciting opportunity for me personally and represents a new landscape for CRM to bring its multiple programs, good reputation and sound financial foundations to the state," Walczyk said. "My challenge, and that of my staff, will be to help CRM capitalize on these valuable assets to grow our membership base by finding and understanding our client's and prospective client's challenges and develop creative and financially sound solutions for them."

CRM began operating in California in 2003. Presently CRM offers four separate and distinct workers' compensation programs in California that serve workers in the industries of construction, plastics manufacturing, franchised auto dealers and health care.

All four of the programs are approved and regulated by the California Department of Industrial Relations and operate under the following names, respectively: Contractors Access Program of California (CAP); Plastics Manufacturers Self Insurance Program (PMSIP); Preferred Auto Dealers Self Insurance Program (PADSIP); and Healthcare Industry Self Insurance Program of California (HISIP).

With regional offices in Irvine and Sacramento, CRM is fully staffed to aggressively support all of its programs. CRM offers group self-funded workers' compensation

*continued on page 47*

## The Art of Tasting Tequila

Through time, the world has been interpreted by the senses. The memory of that garden in our childhood, or the tempting smells of our grandmother's kitchen captured by our noses, transports us with nostalgia to the past.

The fine arts, such as music or painting, dazzle our sight and our hearing, as well as they raise our spirits.

Nowadays, education and refinement of our senses allow us to deeply evaluate not only sounds, shapes or colors, but also smells. Currently, cigars, wine, cognac and tequila are tasted to perceive their intensity, magic and charisma.

Our senses take us to a hedonistic world, but how can we educate them? How can we process all that information? How can we obtain the maximum pleasure offered in a bright silver or amber glass—a whole world put at our senses disposal? How can we progress from an amateur taster, into an expert one?

To taste is to put a drink at the disposal of the four senses: smell, sight, taste and touch.

Some romantics include hearing too, but this sense is used, for instance, to taste the crunch of potato chips.

It is said that the optimum age to recognize smells is between 30 and 50. However, the time factor must not discourage us, because what is most important in the learning process of tasting is training. In order to do this, we must learn how our brain works. It is not true that we can only smell with the sense of smelling; our brain measures the intensity of the stimulus, compares it, and then tries to describe it.

A new sensation cannot be registered like perception. That is, if we have never smelled cooked agave, it will be very difficult to find it in the information kept in our brains.

The key, then, is to appreciate aromas and try to describe them.

Raw agave remind us of corn cane; cooked agave is very similar to the smell of cooked squash or sweet potato. If we recognize these smells, we will be able to identify them.

What happens when trying to find one of these notes in a glass, we are confused and cannot define them? We can try another trick, which is to smell our own skin, because it contains our odor and this way cuts the previous identified smell.

Every human being perceives stimuli in a different way. This is called umbra. An umbra is then the minimum amount of stimulus required to perceive it. There is also smell blindness, which is the inability to recognize an aroma.

Physiological aspects can be determinant in tasting, but the psychological ones can determine our appreciation in a positive or negative way.

When tasting, you must order samples from very simple to more elaborate, from less to more alcohol volume. That is, first try a white tequila, then a rested one, and then an aged one. What happens if you first taste aged tequila and then a white one? The impression you would receive would not let you appreciate assertive white tequila, since your senses will be saturated with the most complex one.

It is important not to taste more than five samples of tequila per session. To start the tasting session, you must clean your mouth with a piece of bread, preferably not salty, and rinse with water. After tasting each one, you must spit out the sample.

The best time for tasting is around noon when our senses are wide-awake.

The ideal glass is the globe type, totally transparent so you can appreciate the colors and turning-in edges, which help concentrate the aromas. You must not forget to pour the liquid to a third of the glass, so you don't spill it.

The distance between your nose and the glass must be three or four centimeters. You must try not to get it too close to the tequila, because it is very highly concentrated in alcohol and you would not be able to find a variety of aromas.

When turning the glass with your hand, you are increasing the aroma surface and the visual impact, which is important to the appreciation of notes and colors.

If you get your nose to the glass before the turn, running it slowly, you will find different aroma intensities. The turn activates a more complex, shiny variety.

Taking notes on the color or the aroma is very useful; it will help you to remember its characteristics and in this way you can keep a record of your experiences.

There are different techniques of tasting, but the one that lets us taste the tequila the closest way to how we perceive it, is the descriptive one...because it takes our senses to meet the defined personality and style of a great tequila.

Remember, you don't need to be an expert taster, people's preferences determine what they like or not, so go ahead!



## Wine Selection & Best Rated

by Bill Anthony

**Blackstone**  
1998 Chardonnay \$10.00  
Monterey County, California

**Oxford Landing**  
1998 Grenache \$9.99  
Oxford Landing Estate  
Vineyard, South Australia,  
Australia, Limited Release  
1998 Shiraz \$9.99  
Oxford Landing Estate  
Vineyard, South Australia,  
Australia, Limited Release

**Llano Estacado**  
1999 Chenin Blanc \$6.99  
Texas, Cellar Select  
1998 Passionelle \$9.99  
Texas, Rhone Style Red

**Lake Sonoma**  
1996 Cabernet Sauvignon \$24.00  
Alexander Valley, California  
1997 Zinfandel \$24.00  
Saini Farms, Dry Creek  
Valley, California

**Lake Sonoma**  
1997 Zinfandel \$15.00  
Dry Creek Valley, California  
1997 Zinfandel \$20.00  
Alexander Valley, California,  
Old Vine

**Guenoc**  
1997 Cabernet Sauvignon \$30.00  
Napa Valley, California, Bella  
Vista Reserve  
1998 Chardonnay \$12.00  
California  
1997 Petite Sirah \$18.50  
North Coast, California  
1998 Sauvignon Blanc \$14.00  
North Coast, California

**Eberle Winery**  
1997 Zinfandel \$20.00  
Sauret Vineyard, Paso  
Robles, California  
1997 Zinfandel \$16.00  
Paso Robles Steinbeck  
Vineyard, California

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# BUSINESS

## CVB Financial Corp. and Granite State Bank Jointly Announce Merger

D. Linn Wiley, president and chief executive officer of CVB Financial Corp. and its principal subsidiary, Citizens Business Bank, and William B. Waddell, president and chief executive officer of Granite State Bank, jointly announced today that the two financial institutions have executed a definitive merger agreement. This agreement provides for Granite State Bank to merge with and into Citizens Business Bank. Citizens Business Bank will represent the

continuing operation.

The definitive agreement provides that Citizens Business Bank will acquire Granite State for an aggregate purchase price of \$19.00 per share, or approximately \$27 million including costs associated with the cancellation of stock options. The total purchase price will be paid half in CVB common stock and half in cash in a cash/stock election merger. The transaction will be handled under purchase accounting. The transac-

tion is subject to shareholder and regulatory approval and other customary conditions. It is expected to be completed during the first quarter of 2005.

Granite State bank was established in 1984. The bank is headquartered in Monrovia and they have an office in South Pasadena. The bank had total assets of \$112.7 million, total deposits of \$101.9 million and total loans of \$63.9 million as of Sept. 30, 2004.

CVB Financial Corp. is the

holding company for Citizens Business Bank. The bank is the largest financial institution headquartered in the Inland Empire region of Southern California. It serves 30 cities with 37 business financial centers in the Inland Empire, Los Angeles County, Orange County and the Central Valley areas of California. Its subsidiary, Golden West Financial Services, provides vehicle leasing, equipment leasing and real estate loan services.

## U.S. Bank Introduces Regional Board

Todd Hollander, president of U.S. Bank in Orange County and the Inland Empire, has named the members of a newly-created regional bank board that will consult and advise bank leaders on community and business issues relevant to the area. They held their first meeting on Thursday, Sept. 9.

Richard Davis, vice chairman for commercial and consumer banking, conveyed to the group the importance of the Inland Empire to the success of U.S. Bancorp. "There is no greater potential for growth than right here," he said. "We handpicked the best bankers in the region who are committed to expanding our presence and providing five star guaranteed service to

our customers, prospective customers and partners in the community. The creation of this regional board is a symbol of that commitment. We have been very fortunate to recruit some of the best business minds in the area to be a part of this great team."

The distinguished charter members of the U.S. Bank regional board in the Inland Empire are:

—Douglas Neff, managing partner of IHP Capital Partners in Newport Beach;

—Parker Kennedy, chief executive officer of First American Title in Santa Ana;

—Dr. Anil Puri, dean of the College of Business and Economics at California State University Fullerton;

—Rod Dedeaux, legendary University of Southern California baseball player and now chief executive officer of Dart Equipment in the city of Commerce;

—Henry Mendoza, managing partner of Mendoza Berger & Company, LLP in Irvine and treasurer of the California Hispanic Chamber of Commerce;

—David Ball, president of Arnel & Affiliates in Costa Mesa;

—Walter Schindler, managing partner of the Odyssey Venture Group in Newport Beach;

—Dr. JoEllen Allen, director of public affairs for Southern California Edison and

—Ardelle St. George, principle and partner of Law Firm St. George & Carnegie in Irvine.

*Editors Note: No Inland Empire residents serve on this regional bank board.*

## Forest Lawn® Acquires Mortuary Facility in Cathedral City

*continued from page 9*

tion of the mortuary facility currently occupied by the Palm Springs Mortuary Cathedral City. Forest Lawn intends to open a Forest Lawn Mortuary in the facility in the last half of 2005, making it the sixth mortuary facility operated by Forest Lawn in Southern California. The property was acquired from a private owner and terms were not disclosed.

"Whether planning life cele-

brations in advance or at the time of need, Forest Lawn is committed to providing the best cremation and funeral services to Southern California residents and communities," commented John Llewellyn, president and CEO of Forest Lawn. "Our acquisition of this facility will allow us to extend to the Coachella Valley our excellent, high-quality service, and commitment to community involvement."

Forest Lawn has been serving Southern California since 1906  
*continued on page 34*

# SECOND PAGE ONE

## Community National Bank Opens New Branch in Murrieta

Community Bancorp Inc. parent company of Community National Bank, today announced that it has opened a new branch office in Murrieta.

Conveniently located on the west side of the I-15 at the California Oaks exit, the 5,000-square-foot, full-service banking office was designed with customer service and convenience in mind.

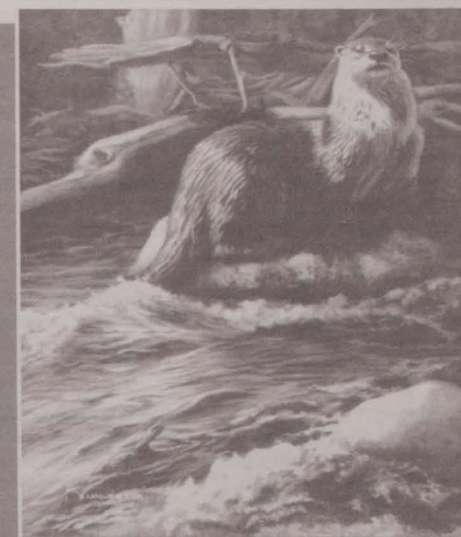
"We believe there is an underserved segment of the market that would appreciate a high-touch and individualized approach to banking," said Perdue, "and we've staffed the office with seasoned bankers who know their customers and the local market." The office is managed by Bobbi V. Ballwey, a 22-year banking veteran and active member of her community. Ballwey currently serves on the Community Advisory Board of S.A.F.E. (Safe Alternatives for Everyone), and is a coordinator of the Temecula Valley Chamber of Commerce Student of the Month Program and a committee member for the local Susan G. Komen Race for the Cure. She has also served as a committee member for the Boys and Girls Club of Southwest County's Our Kids Rock annual fund-raising event.

## Wildlife Art Festival

November 19, 20 & 21

Friday and Saturday 9 a.m. to 5 p.m.  
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- Meet 2 dozen wildlife artists
- Featured artist Susan Labouri
- Art sales: paintings, sculptures, limited edition prints



River Otter, the 2004 featured print by Susan Labouri

## Duck Stamp Art

November 15-28, 2004

The top entries from the Federal Duck Stamp Competition in their first West Coast exhibition.



California Street exit from I-10, Redlands, California • [www.sbcountymuseum.org](http://www.sbcountymuseum.org) • (909) 307-2669

## Palm Springs Follies Opens

The Fabulous Palm Springs Follies opens its spectacular fourteenth season Nov. 2, at the historic Plaza Theatre in downtown Palm Springs. This edition's theme, "Give 'Em What They Want," is a tribute to the grand tradition of America's variety theater with a special tip of the Follies' top hat to the golden age of burlesque.

"After nearly two years of planning," says impresario Riff Markowitz, "the Follies' all new edition celebrates that give-em-what-they-want attitude that was the hallmark of show biz' folk during those halcyon days of burlesque. The stage veterans of that era could—and at the Follies, still do—knock an audience out of their seats!

In addition to lavish production numbers starring the Follies' Legendary Line of Long-Legged Lovelies, this season's edition opens with guest stars Buddy Greco and the sultry songstress, Lezlie Anders.

According to Markowitz, "Buddy Greco is often referred to as a 'singer's singer.' One of the great acts of his day, he's in that same milieu as Sinatra and Tony Bennett. And Miss Anders, who is actually Mrs. Buddy Greco, has garnered great reviews especially from her starring role in the touring production, "Fever! A Tribute to Miss Peggy Lee."

Joining the Benny Goodman Band at age 18 as pianist, singer and arranger, Buddy Greco's

subsequent solo career included recording some 65 albums and more than 100 singles. His album sales number in the millions and he's received gold records for such hits as "Oh Look at Her, Ain't She Pretty," "The Lady Is a Tramp," and "Around the World."

Anders made her Las Vegas debut in 1992 at the Desert Inn and has now performed in nearly every major venue in the county. The *Las Vegas Journal* wrote about her, "...the stellar stage presence of Anders ... make(s) this show one that grabs you on the first note and doesn't let go until the curtain falls."

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## WINE

## Mondavi Legacy

by Jerry D. Mead

With the possible exception of the Gallo dynasty, no family has been more important to the 20th century American wine industry than the Mondavis.

It all started with Italian immigrant Cesare Mondavi, who had owned a bulk winery in Lodi, then another in Napa Valley, and eventually bought the Charles Krug estate for his sons Robert and Peter. The price was \$75,000 in 1941 dollars. Peter and his sons still run Charles Krug.

Robert Mondavi started his own winery at Oakville in the sixties, the first new winery of any size in the Napa Valley since the Repeal of Prohibition, which has become a very fashionable, publicly traded wine corporation involved in international joint ventures with the likes of the Rothschilds.

Robert Mondavi has been described as a Napa Valley icon more than once. I've known Bob Mondavi for 30 years and I'm here to tell you he's no icon. He's a real person, with more ambition, more vision and more energy than a half dozen men half his age.

He is also a truly nice man and loyal friend. When a long-time employee (since vindicated) was involved in a very sensitive legal issue and others turned their backs on him, Robert and his wife, Margrit, remained as true to the fellow as they would have to one of their own sons, in spite of tremendous outside social pressure.

Robert is more figurehead and advisor, these days, the company having gone public (and very successfully so) and now being run by his children. Michael is the main man, these days, and is more a corporate kind of guy who makes

the best of a photo opportunity. Timothy has always been more scientifically oriented, and deals closely with the viticulture and enology. If we were to cast the young Mondavi brothers in a movie called "The Gallo Story," Michael would play Ernest and Tim would be Julio.

There's also a daughter, Marcia, who heads up the company's efforts on the East Coast.

While I have always admired the Mondavis, and especially Robert, I have not always agreed with all their marketing decisions. I was particularly disappointed when they so prominently affixed the Robert Mondavi name to their lesser wines labeled Woodbridge.

Not that they weren't good wines, they were, but it caused too much confusion among consumers. Restaurants, especially, were guilty of saying, "We serve Robert Mondavi chardonnay by the glass,"

which was true enough, but the customer was thinking \$20 Napa Valley and not \$8 Woodbridge. I'm told that they are finally fixing that problem with a new label that will feature Woodbridge as a stand alone brand.

So how is the Robert Mondavi Napa Valley Winery doing as it enters its fourth decade and prepares for a new century of wine sales? Let the tasting notes to follow tell the story.

Robert Mondavi 1995 "Napa Valley" Fume Blanc (\$13) Robert created the name Fume Blanc, but forgot to trademark it and now it's used by many wineries in several countries. "Fumem" is really a synonym for Sauvignon Blanc, with the Mondavi version being a wood-style, barrel-fermented and all that. Debuting this spring will be a 1996 version in a new custom made frosted bottle, the smoky look of which will tie in with the Fume name. This '95 has oak but isn't oaky. There's fresh, crisp grapefruit and it's totally dry. Try it with everything from oysters to halibut or swordfish. Rating: 91/86

Robert Mondavi 1996 "Napa" Chardonnay (\$18) You will notice

the term "unfiltered" now appears on virtually all the Mondavi Napa wines, which indicates a minimum of processing. This is one really pretty, extremely satisfying white wine. It combines fruit and wood in near perfect balance. A very forward oak-influenced bouquet leads to apple-citrus fruit and a very long, very complex finish. Case purchases recommended. Rating: 94/86

Robert Mondavi 1995 "Napa" Pinot Noir (\$19) Complex, Burgundian, medium-weighted red wine, with tea leaf and fading rose over delicate plum fruit. Tasty. Will work with holiday turkeys and game birds. Rating: 88/84

Robert Mondavi 1995 "Napa" Merlot (\$21) Big, ripe and powerful (as merlot goes), but with round edges and no offensive astringency. Smoky dark cherry flavors and a long nicely wooded aftertaste. Rating: 89/83

Robert Mondavi 1994 "Napa" Cabernet Sauvignon (\$22) Blackberry, black cherry and cassis. Big, fully ripe fruit flavors; moderate tannins. This is one of those delicious wines you can serve to the boss tonight, but that you can cellar for a decade and know it's just going to get better. Rating: 90/84

## WINE OF THE WEEK

Robert Mondavi 1995 "Napa" Zinfandel (\$18) This is a variety Mondavi quit making for a few years. It's a very good thing that it's back. This is one gorgeous wine that will appeal to all those lovers of big fully ripe Zins, yet it doesn't cross over that line to the overripe, raisin-prune flavors and high alcohol that turn others of us totally off. It is big, it is ripe, with tons of black raspberry fruit and a very rich, almost jammy mouthfeel. The flavors hang around for days! Rating: 96/86

Editors Note: by Jerry Mead December 1997.... Like a good wine Mondavi does not just get older it gets better.

## SALES

## Reduce Sales Resistance

by Bill Gager

How many times have you lost a sale because the prospect decided to "think it over" at the last minute? This hesitation is just one example of sales resistance, a major obstacle in the sales profession, and in many cases, it prevents closing deals. Unfortunately, most sales techniques used today actually promote customer resistance because they are designed to push a buying decision. Therefore, sales resistance is always present. Even when customers know they have the need for the product or service, and they really want to buy it, they still feel resistance every time a salesperson tries to push them. The resistance may not always be enough to end the sale, but it still exists.

Consider the factors that impact sales resistance:

**Force:** The harder you push the prospect, the greater their resistance.

**Trust:** The more the prospect trusts you, the lower their resistance will be.

**Desire:** The more the prospect wants to buy your product or service, the lower their resistance will be.

You can use various techniques to avoid or reduce resistance at different stages of the sales process. These techniques, called "pendulum techniques," are designed to swing the customer in the direction necessary to make the sale. Remember, traditional sales techniques are designed to move the pendulum (the customer) in a positive direction, which creates undesirable resistance because the pendulum wants to move in a negative direction. Pendulum techniques are designed to push the pendulum (customer) in a negative direction, which creates desirable resistance because the pendulum wants to move in a positive direction (toward the sale.) And some of these techniques are neutral not pushing the pendulum in either direction. But the pendulum, or customer, always wants to move the direction opposite the salesperson. So when used correctly, you can dictate the resistance your cus-

tomers' experience and send them straight towards the sale. Keep in mind; these techniques don't take advantage of prospective buyers. They only work when the customer does in fact have the need and desire to buy the product or service. When used properly, these techniques actually bring a greater level of honesty to the sales process. Rather than replace ethical sales approaches, these techniques are designed to be used as part of an ethical sales process, and they counteract the tricks and games customers use to manipulate salespeople.

Use the following techniques at the beginning of the sales process and throughout the entire interaction to reduce the risk of resistance, and to counteract it if it arises.

## The Unplugging Technique

One of the biggest reasons most sales approaches create resistance is that they push the customer toward a buying decision, or, in other words, a positive direction. Remember that any push creates resistance. But the unplugging techniques are designed to come across to the customer as neutral.

For example, when a customer approaches a salesperson about the company's product or service, the typical salesperson reacts by asking questions to establish a need, and/or by explaining the benefits they can offer. This sets up an interaction where the salesperson appears overly eager, which makes the customer feel pressured. When a customer feels pressured, he/she strives to take control, negotiate for concessions, and delay the sale. But say the same customer approaches the same salesperson and says, "Why should I buy my supplies from your company?" The salesperson can unplug the customer by replying, "I'm not sure you should. I know why my company makes sense for other companies similar to yours, but I'm not sure it makes sense for you. I would need to find out more about your situation. Do you mind if I ask you a few questions?"

This neutral approach sets up an entirely different dynamic by

putting the salesperson in control because he/she doesn't appear overly eager. And the customer may actually be taken off guard by the salesperson's honesty because he/she expects the salesperson to launch into the sell. Also, this statement is more truthful because even though most salespeople believe that they have the best solutions for every customer, they simply can't in every situation. This truthfulness builds credibility for the salesperson, which builds trust, which lowers resistance.

## The Pendulum Technique

In typical sales interactions, the salesperson usually tries to pull neutral or resistant customers toward a buying decision by telling them all the benefits of moving forward. But this just increases the customer's resistance. The pendulum technique is designed to use the customer's tendency to resist to the salesperson's advantage. It pushes customers in a negative direction, so they resist by moving in a positive direction. And it tends to flush out the customer's true desire to buy.

The pendulum technique is primarily used in two situations: 1) in response to objections, and 2) when the customer is extremely resistant. For example, in an objection situation, customers may resist because the price is out of their budget. The salesperson might respond, "I understand your position. I was recently working with another customer in a similar situation. I don't suppose you'd like to hear how I helped that person, would you?" After this response, the pendulum will likely swing in a positive direction when the customer says, "Yeah, actually I would."

When a customer is highly resistant, or keeps delaying their decision, you can use the power of "no" to your advantage. In this scenario, the salesperson can refuse the customer, or give the customer permission to refuse them. This technique is the ultimate pendulum move because customers often hold the fact that they can say "no" over the salesperson's head. But if you

say "no" first, then you eliminate the customer's resistance.

## Know the Customer

No salesperson can effectively sell a product or service to a customer if they don't know what the customer really wants. So in addition to the pendulum and unplugging techniques, also keep in mind two other important factors throughout the sales process.

The first important factor in knowing your customers is to discover their underlying buying motivation. To reduce and avoid resistance, go beneath the customer's need and uncover the real motivation behind the purchase. Then with this information, you can keep the customer focused on why they want to buy and how you can provide that for them.

The second important factor to keep in mind is the customer's decision criteria. Each person considers different factors when making a buying decision. For some, their decision is primarily based on price, and for others it may be based on the warranty. But everyone is different; and many times salespeople make the mistake of focusing on a feature of their product or service that isn't important to the customer.

## A Positive Direction for the Future

Resistance is a natural part of every sales interaction. Whether it is so minor that it only delays the customer's decision for a few seconds, or whether it changes their mind about your product or service completely, resistance always exists. But hesitation doesn't have to stop your sales. You can use pendulum principles to overcome resistance and swing your customer closer to a buying decision. Use these techniques as part of every ethical sales approach to reduce your customers' resistance, and your sales numbers will soar.

*About the Author: Bill Gager is president of Gager International. You can visit his Website at [gagerinternational.com](http://gagerinternational.com) or 1-860-526-5922.*

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## Advantage of Open, Honest Communications With Employees

continued from page 14

that would be truly damaging to the company.

If an employee leaves for another opportunity because he/she is aware of negative business conditions, there is of course the legitimate loss of that person's work product and the loss of knowledge that the employee has acquired. If the conditions in the company were going to result in a downsizing anyway, those "jumpy" employees who leave in advance of a downsizing are really contributing to the solution (and possibly avoiding costly

unemployment expenses as well). No harm, no foul! (In the face of bad news, if the company wants to prevent key employees from "jumping," it can provide re-assurances or even a retention incentive to ease the concerns of those select few truly critical employees.)

### Summary

If not already doing so, manufacturing companies should seriously consider implementing a culture of frequent, open, and honest communications with all employees.

There are numerous positive reasons to adopt such a policy. These include the moral imperative to keep employees informed about possible impacts to their livelihood, the very human response of employees "going the extra mile" for an employer either in trouble or faced with a great but time-urgent opportunity, increased trust resulting in improved cooperation and labor relations, and the likelihood of informed, trusting employees offering ideas on how to further improve the business.

The few downsides are definitely overshadowed by the upside of this approach to positive employee relations.

"Jim Shearer is the founder and CEO of The Manufacturing Optimization Group, Inc., a consulting firm specializing in helping small- to medium-sized manufacturing businesses. He can be contacted at 909-596-9477 or through the website, [www.themogroup.com](http://www.themogroup.com)"

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## Dreams Really Do Come True In Maui-Hawaii

continued from page 18

water, which reflected the evening lights, was a backdrop to the dancers and singers who entertained us for five whole hours. And if you really got into the magic of the night, hula lessons were offered for the brave and the restless.

Of course, the usual complimentary shell lei and pictures are available for the guests as they arrive. Besides the fabulous entertainment, this luau would not be rated so high if it were not for their lavish buffet. Hawaiian treats that are displayed were sauteed mahi mahi, Hawaiian sweet potatoes, grilled teriyaki steak lau lau, baked Kalua pig, baked taro rolls, Hawaiian rice and stir-fried veggies were just some of the items offered. Needless to say all those fancy Hawaiian drinks and desserts were there for the taking.

The luau hosts met with our every need and added to our memorable trip.

The trip would not be complete without taking the road to Hana. The trip takes at least six hours round trip. Be prepared for a change of clothes if you want to stop and swim at the beaches and

waterfalls. Along the winding road, make a stop at the Botanical Gardens—an actual drive-thru garden so you don't have to leave the comfort of your car. However, you can walk the gardens if you so desire. We visited the scenes where "Jurassic Park" was filmed. It was quite impressive.

Another must stop on the road, to Hana is Mama's Fish House, located at the end of the town called Paia. A fishing boat out front marks this restaurant spot. If your heart desires a romantic, exotic and beautiful tropical restaurant setting with excellent food—this is just for you. Since the restaurant is so popular, reservations are taken two weeks in advance. So either prepare ahead, or be lucky like us as we walked in just as they opened the doors at 11:30 a.m.

Sadly to say, as the road to Hana came to an end, our vacation did also. Saying goodbye to Maui was not an easy one, but at least my dreams came true there.

Aloha!

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## BUILDING AND DEVELOPMENT

## Riverside Power Plant

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Springs Substation builder Black & Veach to complete the multi-million dollar retrofit to the gas turbine generator.

The retrofit project is scheduled to begin in spring 2005 pending completion of scheduled testing this winter. Once installed, the Xonon system will be tested for approximately 4,000 hours of operation during the first year. If it performs successfully, the system will be permanently installed at the site.

In addition to the environmental benefits it provides, the Xonon technology will allow us to provide more reliable power generation to meet the growing energy demands of the city of Riverside, said Badgett.

For information about the Xonon near-zero NOx emissions technology testing at Riverside Public Utilities, visit [riversidepublicutilities.com](http://riversidepublicutilities.com).

Established in 1895, Riverside Public Utilities is a consumer-owned water and electric utility that is governed by a board of seven community volunteers. Riverside Public Utilities serves over 100,000 electric and 60,000 water customers within the city of Riverside.

## Forest Lawn®

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with locations in Long Beach, Cypress, Hollywood Hills, Covina Hills, and Glendale where it is headquartered. In addition to its renowned memorial parks, Forest Lawn offers a wide range of products and services designed to help Southern Californians celebrate a life. These include funeral planning, funeral insurance, and mortuary services, as well as weddings, educational and community programs, exhibits, workshops and baptisms. The Alderwoods Group of Toronto, Canada, currently operates the Palm Springs Mortuary in this facility under a lease that expires in July 2005.

## RBF Consulting Breaks Ground

continued from page 1

Communities, Temecula; Pechanga Resort and Casino, Paseo del Sol, Temecula; Rancho California Water District and Eastern Municipal Water District Master

Plans; local water improvement projects; as well as city, county and state highway improvement projects.

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## An Interview With John P. Calverley, Author of "Bubbles and How to Survive Them"

continued from page 17

already very high may slow or even pause, as affordability becomes a barrier, but other areas are likely to become expensive too.

**Q Is there anything the U.S. authorities can do to slow the bubble?**

A Monetary policy could try to lean against the bubble by raising interest rates more. But, since two-thirds of mortgages are linked to long-term bond yields, changing Federal Funds rates might not affect mortgage rates. Moreover, as Mr. Greenspan correctly argues, there is always a danger of precipitating the downturn that we are trying to avoid. More useful would be greater public warnings about the risks of buying property when values are expensive and, possibly, measures to reduce banks' appetites for mortgage lending. Again, this is difficult in the U.S., since most mortgages are now securitized.

**Q When will the bubble collapse?**

A One of the themes of the book is that bubbles are unpredictable, largely because they are NOT based on rational valuation behavior. Hence they often inflate for longer than seems likely and then crash unexpectedly. The near-term risk of falling house prices is relatively low in the U.S. and is greater in the U.K. and Australia. But the risk of a combination of a large fall in house prices and a major economic downturn is not great in the near future because general consumer

price inflation is still very moderate everywhere, and central banks can therefore respond quickly with lower interest rates. But, looking ahead into H2 2005 and 2006, the risks increase, either because a modest fall in house prices suddenly tips the housing market over into a downward spiral, or because consumer price inflation re-emerges, reducing the Fed's freedom of maneuver.

**Q Are there other countries in a housing bubble?**

A The U.K. and Australia already have major housing bubbles, and the central banks there, the Bank of England, and the Reserve Bank of Australia are watching very closely. The governors of both have publicly warned about house prices, in Australia starting in 2003 and in the U.K. in June 2004. Holland, Spain and Ireland have all had huge increases in house prices, linked to the fall in interest rates caused by the introduction of the Euro. These countries too are vulnerable to a major economic downturn. Some other countries have seen fast-rising prices in recent years, including Canada, France and Italy, as well as Hong Kong in the last year, but in these countries, prices are rising from depressed levels and it is too early to describe them as in bubble policy themes.

**Q Can central banks do anything about bubbles?**

A Monetary policy cannot be relied upon to prevent bubbles, because

policymakers have only one instrument, interest rates, and their primary target is consumer price inflation. But if the housing bubbles burst, interest rates may need to be cut sharply to deal with the consequences.

**Q What other suggestions do you have to deal with bubbles?**

A The book proposes the establishment of an Asset Valuation Committee, charged with advising investors and the government when assets move out of reasonable ranges, e.g. a price-earnings multiple for stocks of 10-20, and a house price rental yield of 6-10 percent. This could help by discouraging buyers when prices become high. It could also be used to help the authorities decide when to consider other measures such as speed limits for bank lending. Such a committee would need to have some independent standing but could be part of the Federal Reserve.

**Q What are limits to bank lending?**

A The book suggests that the expansion of bubbles might be limited by measures to link the mandatory capital requirements or the provisioning for bad loans made by banks to the behavior of asset prices. So, for example, if house prices are thought to be in a bubble, the authorities could require higher capital or larger reserves to be held against new mortgage lending.

**Questions for Investors:**

**Q What should homeowners in the U.S. expect?**

A In the U.S., home prices look set to continue rising for a while, as the combination of a growing economy and only gradual rises in interest rates support the market. Prices are already high in some regions, particularly on the coast, but prices elsewhere look set to keep rising.

**Q Are bubbles an opportunity or a threat to investors?**

A They can be an opportunity if the investor can ride the upswing and get out at the top. This is easier to do with stocks than with houses, but difficult with both in practice since it is always very difficult to know how far a bubble will go and when it will crash. Moreover, bubbles often create over-optimism on investment returns, inadequate savings and over-concentration in the bubbling asset class.

**Q How should investors react to bubbles?**

A Investors need to try to diversify away from bubbling asset classes. As always, they should hold a balanced portfolio with a range of asset classes including stocks, bonds and property. When a particular asset is bubbling, they should reduce the weighting. Right now stocks look a better bet than housing for the medium term.

## Wildlife Art Festival

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# MANAGER'S BOOKSHELF

## "Managing for High Performance" by Gene C. Mage™,

Its unusual to find a book that is so unpretentious. Author Gene Mage makes no bones about it being a self-published work with a self-promotional side. Much to his credit he confines the promotion to a few pages at the back of the book. The front end of the book is clear, very concise and precisely on target.

There is not much complexity to the book, which helps enhance its readability. Of course it's a bit inaccurate to call it a full-length book. It's more of a monograph about one aspect of management: managing people. There are, in fact, those who would say that a manager's primary job is managing people. Otherwise a manager would simply be another specialist or technician.

Although Mage doesn't quite reach the point of saying that a manager's only job is people, his position is actually refreshing. With so many managers trying to shoe-horn people into processes, it's great to read how and why goals should be reachable and processes doable...not the other way round.

Using a direct personal touch throughout the book, Mage quickly gets to the heart of the matter, stating: So just what is your job as a manager? A manager is an individual who takes responsibility for the performance of other people.

The manager usually does not own the business, but is hired by the owners to get results. The manager practices stewardship, taking care of something that belongs to someone else. The owners set expectations and demand that the manager perform to mutually-agreed-upon standards.

Mage goes on to note that a good manager basically does the same thing with the people for whom he or she is responsible. When a manager is able to establish, express, and enforce these standards clearly, performance and

morale goes up. He comments:

I think anybody would like to join an organization that has a fun work environment and gets superior results. Interestingly, the organizations that get good results are often the most fun places to be. Why? Because people like to work where they know what is expected and have a fighting chance to succeed.

The author advocates simplicity when managers measure the work behaviors of their staff. If these behaviors are not in place, it makes managing people difficult, if not impossible.

Business Outcomes...the results of behaviors... including sales, profit margins, cost control and employee turnover.

Job Performance Behaviors... including time with clients, quality, accuracy, speed, number of calls, for example.

Interpersonal Behaviors... these are the behaviors that influence the overall productivity of the organization. These are behaviors that the manager and other employees can observe.

Mage clearly understands that there has to be genuine support, not merely lip service, from owners or senior executives. This includes a compliance system that makes these behaviors work effectively. Otherwise, as the author puts it, it may appear that the company has a vibrant performance management system, but in fact what they have is elegant window dressing.

"Managing for High Performance" is a pleasant surprise. By focusing on a single area of management, it easily covers most operational concerns of any business.

--Henry Holtzman

## Best-selling Business Books

Here are the current top 10 best-selling books for business. The list is compiled based on information received from retail bookstores throughout the U.S.A.

1. **The Automatic Millionaire: A Powerful One-Step Plan to Live and Finish Rich**, by David Bach (Broadway Books...\$19.95) (1)\* Financial advisor offers a system that makes others wealthy.
2. **The Way to the Top: The Best Business Advice I Ever Received**, by Donald Trump (Crown Publishing...\$18.95) (4) Trump asks CEOs about the best business advice they received.
3. **The Wisdom of Crowds: Why the Many Are Smarter Than the Few and How Collective Wisdom Shapes Business, Economics, Societies and Nations**, by James Surowiecki (Doubleday...\$24.25) (2) Why a broad segment of humanity out-thinks a narrower slice.
4. **The Five Patterns of Extraordinary Careers: The Guide to Success and Satisfaction**, by James M. Citrin (Crown Publishing...\$22.95) (3) What you can learn by studying how leaders got that way.
5. **Pay It Down Today: From Debt to Wealth on \$10 a Day**, by Jean Chatzky (Portfolio...\$19.95)\*\* TV money guru offers advice on saving money.
6. **Rich Dad's Cashflow Quadrant: Rich Dad's Guide to Financial Freedom**, by Robert T. Kiyosaki (Warner Books...\$17.95) (7) Another in the series targeting fathers who want to be rich.
7. **Good to Great**, by Jim Collins (HarperCollins...\$27.50) (6) Climbing the steps from being good to being great.
8. **Smart Women Finish Rich: 9 Steps to Achieving Financial Security and Funding Your Dreams**, by David Bach (Broadway...\$14.95) (10) In the real world, dreams and financial security cost money.
9. **Millionaire Women Next Door: The Many Journeys of Successful American Businesswomen** (Andrews McMeel Publishing...\$28.95)\*\*
10. **First 90 Days: Critical Success Strategies for New Leaders**, by Michael Watkins (Harvard Business School...\$24.95) (6) Why the first three months on the job are critical.

\*(2) -- Indicates a book's previous position on the list.

\*\* -- Indicates a book's first appearance on the list.

## Marketing Your Current Clients

*continued from page 16*  
being in "Power Selling.")

Of course, it's hardly a news flash that good, solid, creative long-term client relationships are the bedrock of business. That's common sense. The hard part is remembering that truth—and acting on it—when economic storm clouds begin to threaten.

"Fear can be a powerful motivator, but unfortunately it often sends companies flailing, panic stricken, in the wrong direction," says Ludwig. "Once

that fear creeps in and obscures your long-term vision, you've already put distance between yourself and your current clients. And that's the one thing you should never lose sight of. Do something to cultivate those relationships every single day and you're more likely to keep them—and you might even find some great new sources of business that were in your backyard all along."

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# EMPLOYERS PAGE

## Connect With Your Employees

by Doug Silsbee

The most valuable gift you can offer as a business leader isn't your years of experience, your Ivy League education, or even the vast industry knowledge you possess. The most important gift you can offer your employees is you: your enthusiasm, your creativity, and your ambition. These qualities make a leader unforgettable. Recall your favorite boss. It could be the boss from the last job you held or even the supermarket manager where you bagged groceries as a teenager. Whoever it was, that person made work meaningful for you. Great leaders have an infectious way of bringing out the best in others. They make work fun while teaching employees to be more productive, more resourceful, and better communicators. When employees learn these skills, they will reap the benefits throughout their lifetime. As a business leader, you can't always know whom you're influencing. So to have the maximum impact on your employees, you need to fully engage them by bringing your passion and authenticity into the workplace. This will encourage others to do the same. Unfortunately, even good business leaders can get stuck in a rut. The daily routine can be repetitive and it's easy to slip mindlessly into habits that are not optimal for effective leadership. However, with some simple changes, leaders can add some variety and enthusiasm into their leadership and more fully engage their employees. The following are the most common challenges business leaders face and ways to tackle them.

**Challenge #1:** Falling into routines. Routine means doing things the same way, over and over again. It's like a plane being on autopilot. Routines are comfortable and reassuring, and are usually based on what has worked in the past. Don't forget, though, that every workplace and each employee is unique. By stepping out of your routine, you can take advantage of opportunities that are ripe for change. As a result, your workplace will become more responsive to changing times.

To do this, pick a specific behavior with which to experiment. For example, if you want your employees to take more initiative, challenge them to identify possible solutions to business problems. Look back at the end of each day and write down specific instances when you encouraged this new behavior. By recording when you used this approach and reviewing your notes, you will begin to find new opportunities to encourage personal growth. Experimentation engages you in learning and interrupts your "same old routine" by re-directing your attention to new behaviors.

**Challenge #2:** Not staying focused on your task. Distraction results from the fact that our mind processes information much faster than we are able to speak. While in meetings or coaching an employee, we may use that extra processing capacity to think about our after-work plans or to formulate a response to someone's question before they've finished asking it. When our mind gets ahead of us, we lose the connectivity with the person we're interacting with.

To reconnect to the present moment, think back to when your mother told you to count to 10 when you were angry. While the act of counting to 10 by itself is meaningless, the power lies in the fact that this exercise reminds you that you have a choice about how to respond, and an opportunity to refocus on what's important. It works whether you are angry or distracted. So the next time you feel yourself jumping ahead or your mind wandering, take a long breath. Feel the air going into your lungs and back out. As you exhale, bring your attention back to the matter at hand.

**Challenge #3:** Not watching our projections: Projection is the tendency to see our own aspirations in others. For example, we may assume that an employee's reluctance to participate in a meeting is based on apathy or self-consciousness, because we felt that way at one time. In reality, it could be that the employee is having problems at

home or experiencing a health problem and his or her mind is elsewhere. When we project, we're not seeing a unique individual. Rather, we're seeing ourselves reflected in the other person. Instead of projecting, learn to see the differences in others in order to respond appropriately to your employees.

To avoid the projection trap, ask employees about themselves. Learn what hobbies they enjoy, what activities they participate in, and what their long-term professional goals are. Listen to their answers and look for ways in which this person is different from you. Be curious about the differences and learn from them. Let your employees know you are interested in them as people. You will be rewarded with a deeper level of trust and cohesiveness within your team.

**Challenge #4:** Being trapped in our identity. Identity is how we establish a sense of well-being and competency in the world. We may seek to be seen as an expert, as a great listener, or a compassionate person. All these are elements of our identity, and we often act in ways that invite reinforcement from others. It's easy for business leaders

to fall into the trap of always telling their ideas when it may be more beneficial to ask questions or just listen. Play the role of a student sometimes. Your employee's need to be heard may be greater than your need to appear knowledgeable.

To elicit feedback from your team, create a two-way conversation about the process of learning. Ask your employees which methods

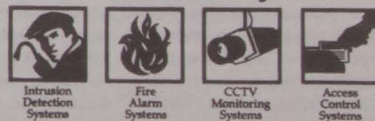
are helpful and which aren't. Learn together what makes the workgroup more harmonious and productive. Make this a real-time process; don't wait until the yearly reviews. Encourage feedback from your employees about what is most helpful to them and what isn't. Don't be afraid to make some changes. Adaptability is important to any business and its management. Let your employees know that their feedback is important. By doing so, you will build a stronger relationship with your employees.

### Make Changes Today

Identifying our leadership challenges can be intimidating. It's hard to own up to the fact that some of our leadership skills can be improved. So take it one step at a time. Begin by identifying your own unhelpful habits and replacing them with more effective ones. This is both a challenge and an opportunity, and you will soon be rewarded with more enthusiastic employees and more variety in your daily routine. Your leadership skills will be a positive example for others to follow, leading to a more unified and productive workplace.

About the Author: Doug Silsbee is a business consultant in Asheville, North Carolina.

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## HUMAN RESOURCE GUIDE

## Workers' Comp: How to Win Without Losing

by John M. Beringer,  
Jr. LPCS, RPA

In workers' compensation insurance there are three basic contributing factors to loss, all of which represent opportunities for controlling cost as well. The three components to the equation are the employer, who controls the condition of the workplace; the employee, whose interest is to remaining safe and make money for his family on the long term; and the insurance carrier, whose motive is pure profit. The means to reduce the loss cost are represented by all three aspects of the equation and all must be engaged, considered and optimized to reduce the cost of risk.

Workers' compensation's original intent was to eliminate lawsuits by substituting an employee's tort rights for a remedy administrated by the states. Initially proposed by business to the federal government, it represented a compromise between an employee's right to sue for employer caused injury and business need for a restriction of liability to promote economic expansion. For a while it worked for both sides: employees were compensated for loss reasonably well without having to prove the negligence of the business, and business had limited exposure to payment for those damages.

The economic logic is the same as with incorporation. Both workers' compensation and the incorporation are intended to limit the liability of the shareholders, the function of which is to make investment safer and cost predictable. By making liability risk limited, business investment was stimulated and workers benefited by having a place to work that otherwise would not exist.

Another part of the remedy was to create a risk-sharing mechanism between businesses to further make the cost of loss even more predictable. This was accomplished by applying the principles of insurance, then mostly used for property and economic transactions, to average losses among many. By spread-

ing the risk among many, the cost of the loss could be shared among more businesses, and the full penalty for any one loss would be mitigated for any singular business.

In the immediate, that's fine along as your business is the one having more loss than others, but what if you're not?

For the employer's part of the equation, let's start with the premise that since workers' compensation benefit is only to be paid if there is a compensable loss, taking control of the environment from which the loss occurs will reduce cost. As loss is reduced, so is the cost associated with that loss. In other words, if the event from which injury can be sustained does not occur, there are no benefits paid to the worker.

Generally the discipline that provides insight into controlling the working environment is called Loss Control. While tomes have been written about Loss Control, the basic intent is to make the workplace safer and reduce both the frequency and severity of loss. Examples of Loss Control range from environmental suits and rebreather equipment in areas exposed to chemicals, to angled handle knives in a restaurant kitchen, or even using only precut items in food preparation.

The general principal of Loss Control is to define the characteristics of work, isolate the incumbent parts to define attributes contributing to a risk exposure and then find alternative methodology that does the same work. The answer is not to necessarily eliminate all risk, but to channel a realized risk into a less severe event and reducing the frequency of occurrence.

For example, in clerical occupations, one of the leading causes of injury is carpal tunnel injury and/or twisting injuries. An analysis of the work site often reveals the desks are too wide, causing the employee to reach across the desk to move files from one place to another from positions in which the body is not structurally sound. Another is that the position of the

keyboard is not balanced, forcing the wrists to occlude arteries supplying blood to the fingers.

Both of these can be remedied with only minor changes to the work site. In this case, enforcing breaks and requiring the employees to walk would reduce both, without a change in the physical environment. And this is only the tip of the iceberg because some suggestions actually increase productivity to the workers and pay for themselves in the immediate as well as the long run.

The benefits are obvious when you add the fact that the average claim handled by an insurance carrier is over \$8,000, and the reduction of a single severe back injury can eliminate an expenditure of \$120,000 in total cost. Every loss that does not occur is significant to the bottom line, whether to the carrier or to the business that pays the

premiums.

And that's not to mention reduction of the frequency/severity means employees are working more often to earn profit for the business. This is opposed to when an employee is injured and not working. The work still needs to be done, and the business is often paying someone else to do the work that the injured worker was to do. The task doesn't disappear.

I wrote earlier workers' compensation was a compromise between workers and employers in which both received benefit. The employer traded limited liability in exchange for the waiver of the employees right to sue. And the employee traded those rights so business could operate and produce jobs for the employees. However, the reality of the situation is that

*continued on page 45*

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## HUMAN RESOURCE GUIDE

Amusing Without Abusing:  
Keeping your event entertainment clean, not obscene

When John Hakel decided to hire a comedian for one of his company's events, he knew that hiring the right comic would be no laughing matter. As the director of the Association of General Contractors of California, Hakel plans dozens of events each year and he had heard of other planners who got blindsided when the hired comic's jokes quickly went from funny to filthy. "My job security depends on making our association members happy at these events," says Hakel, "not upsetting them with crude, racially insensitive or sexually explicit humor."

With issues like workplace sexual harassment and political correctness so prevalent these days, HR directors, event planners, office managers, and other program coordinators are anxious to ensure that the hired talent for a business or social event will entertain without offending.

Hakel avoided that embarrassment and kept his job by working with a company like CleanComedians.com. In fact, since the original booking, Hakel has hired performers from "Clean Comedians" for more than 30 separate events. "Every time I have hired a Clean Comedians performer, my audience has loved it. It's great to get hilarious comedy — and never having to worry about offending any guests."

CleanComedians.com is an entertainment production company that represents more than 100 entertainers nationwide including: stand-up comedians, comic-magicians, jugglers and variety acts that get big laughs without offending audiences. "It doesn't have to be filthy to be funny," says CleanComedians.com President Adam Christing. "Many of our best customers come to us because they got burnt hiring a raunchy comedian from a club the previous year." And according to Christing, "clean is green"—because business is booming. Brian Tracy, one of the nation's leading business authorities, believes that Christing's company is filling a

vital need: "We use them over and over to provide comedians who are funny, positive, motivational, and clean. Our events are attended by many people who like to laugh, but do not enjoy off-color jokes or language."

The company is so confident

that their funny men and women will entertain without embarrassing, they offer a money-back guarantee to event coordinators. The Clean comedians website allows program planners to preview funny video clips for free and even offers an easy event planning form

to help make the occasion a success.

For tips and details on how to plan a fun "clean" corporate event, fund-raiser or holiday go to [www.Cleancomedians.com](http://www.Cleancomedians.com) (<http://www.Cleancomedians.com>) or call 714-670-1929.

## 2005 BOOK OF LISTS

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# REAL ESTATE

## CB Richard Ellis's Ontario Office Promotes John Oien and David Catlin to Vice President

The Ontario office of CB Richard Ellis (CBRE) announced today that office specialist John Oien and retail specialist David Catlin have been promoted to vice president.

"Both John and David have proven to be tremendous assets to the Ontario office of CBRE," said Senior Managing Director Scott Kaplan. "They have each been instrumental in the success of major Inland Empire projects in their respective specialty areas and are highly deserving of the discriminating title of vice president."

John Oien has been involved in the commercial real estate business with CB Richard Ellis since 1996. With over 14 years of experience in real estate and business management, John's emphasis has been in acquisitions, liquidations, sales, marketing and intermediary services in both the real estate and insurance industries. He was named CBRE Rookie of the Year in 1998.

David Catlin has been in the commercial real estate profession working in both Northern and Southern California for the past 30 years assisting both retailers seeking locations for their businesses and representing landlords in the marketing of their shopping centers. In his professional sales career, Mr. Catlin has leased in excess of 1.5 million square feet of both office and retail space.

## New Tax Dollars to Riverside

Residents of one of Riverside's fastest-growing communities will have added convenient quality shopping in their own backyard with the opening of Canyon Springs Marketplace North next fall.

Ground will be broken this spring on the 180,000-square-foot shopping center that features popular stores Bed Bath & Beyond, Marshalls, Cost Plus, Jo-Ann Stores, and Petco. Canyon Springs Marketplace North will be located at the southeast quadrant of the 60 Freeway and Interstate 215. The Canyon Springs Marketplace Corporation is planning to hold grand opening ceremonies as early as fall of 2005.

The center will increase quality shopping options in Riverside while bringing the city approximately \$1,000,000 a year in property and sales tax revenue and creating up to 3,000 jobs, said Garry Spanner, CEO of Canyon Springs Marketplace Corporation.

"This will be a wonderful addition to the city of Riverside. Residents from around the area will benefit from the convenience of having high-quality shopping close to home, with an emphasis on fashion, housewares, and home goods," said Spanner. "On top of that, the tax dollars and jobs brought by Canyon Springs Marketplace North will add fuel to the city's economic engine, helping to pay for services like police and fire protection, road improvements and parks."

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# REAL ESTATE NOTES

**Sugar and Spice** has recently completed a 5,244-square-foot, five-year lease in the **Plaza Seville Shopping Center** located at 27363 Jefferson Avenue, Suite J, Temecula. **Charlie Nicholls of CDM Group, Inc.** represented the lessor and lessee in this transaction...**Clements Landholdings, LLC**, as buyer and **Kenneth D. Stringer, Pamela K. Stringer, Greg Stringer and Andrea Stringer** as sellers are pleased to announce the sale of .67 acres at 29375 Hunco Way in Lake Elsinore. **Charlie Nicholls and Janet Kramer of CDM Group, Inc.** represented the seller and buyer in this transaction...**CLX Investment Company, Inc.**, formerly known as CLX Energy, announced the sale of its wholly-owned subsidiary, **CLX Oil & Gas, LLC**, to prior management of the company in exchange for 1,433,556 shares of common stock held by the

buyers. The shares will be returned to the **CLX Investment Company's** treasury, an action which will result in a 54 percent reduction of issued and outstanding common stock of the company...**Capstone Advisors**, a San Diego-based real estate investment and advisory company, has entered into an equity joint venture and development management agreement with **Ashbrook Communities** for the development of 62 single-family detached homes in Palm Springs. The yet-to-be named project has a total estimated value at buildout of approximately \$40 million. It is located on a secluded 13-acre site south of E. Palm Canyon Drive (Hwy 111) and east of Araby Drive. The enclave of homes will be built in five phases, and range in size from approximately 2,300 square feet to 3,000 square feet. Prices are expected to start in the mid-to high

\$500,000's...**Mark Supply LLC**, an importer/exporter of gift products from the Pacific Rim area, has paid \$8.7 million for a near-new 148,000-sq.-ft. distribution facility in Ontario for a three-fold expansion within this community, announces **GVA DAUM. Mark Zorn**, executive vice president/principal in the Ontario office of **GVA DAUM** reports that **Mark Supply's** new area headquarters is located on seven acres at 2041 Turner Ave. **Zorn and Tal Siglar**, also a vice president/principal of **GVA DAUM** in Ontario, represented **Mark Supply. Colliers Seeley** represented **Hubbell Lighting**, the seller and former occupant of the building... Even if they never step foot on the newly laid sod, every Rancho Cucamonga resident will benefit when **Central Park** opens this winter, city planners predict. Under construction at the corner of Base Line Road and

Milliken Avenue, Phase 1 of the **Central Park** project will include 15 acres of open space, plus the 57,000-square-foot **James L. Brulte Senior Center and Goldy S. Lewis Community Center**. The facility will provide a menu of services, classes, workshops and events for all ages. The construction of the unique multi-use facility has been completed without the use of city funds, thanks to the perseverance of many community members and specifically through the efforts of **State Senator James Brulte**, **Congressman David Dreier**, and the **Lewis family**...**Coldwell Banker Commercial** announced the sale of Woodcreek Apartments, in Temecula for \$32,250,000. **Udi Y. Katz**, senior vice president, **Coldwell Banker Commercial Foothill Properties**, represented the buyer, **The Bascom Group LLC**, and the seller, **Mesa Investments LLC**. The luxury res-

## Commercial Real Estate Brokers Serving the Inland Empire

*Ranked by Dollar Volume*

Company Name Address City, State, Zip	L.E. Commercial Property Leased/Sold (total \$ volume Oct. 1, 2003 - Sept. 30, 2004)	# of Commercial Projects Represented in the Inland Empire	# of Active Licensed Commercial Agents In L.E. # of Employees (IE)	# of Offices In L.E.	Year Founded in IE Year Founded Nat.	Top Local Executive Title Phone/Fax E-Mail Address
1. <b>CB Richard Ellis, Inc.</b> 4141 Inland Empire Blvd., #100 Ontario, CA 91764	859,313,000	343	73 113	3	1998 1906	<b>Scott Kaplan</b> Senior Managing Director (909) 418-2140/418-2100 scott.kaplan@cbre.com
2. <b>Colliers Seeley</b> 3401 Centerlake, Ste. 150 Ontario, CA 91761 73-733 Fred Waring Drive, Suite 110 Palm Desert, CA 92260	378,700,000	100	15 4	2	(Ont.) 1997 (P.D.) 2000 1908	<b>Rooney Daschbach</b> Senior V.P./Regional Manager (909) 605-2400 Palm Desert (760) 773-2432 rdaschbach@colliers-seeley.com
3. <b>Marcus &amp; Millichap Real Est. Invest. Bkg. Co.</b> 3281 E. Guasti Rd., Ste. 800 Ontario, CA 91761	857,000,000	WND	30 17	1	1989 1971	<b>Kevin A. Assef</b> Senior Vice President (909) 605-1800/605-1832 marcusmillichap.com
4. <b>Grubb &amp; Ellis Commercial RE Services</b> 3401 Centerlake Dr., Suite 500 Ontario, CA 91761	366,132,000	190	33 13	2	1985 1958	<b>Mark A. Piscitelli</b> Senior V.P., Managing Director (909) 605-1100/990-8645 mark.piscitelli@grubb-ellis.com
5. <b>Sperry Van Ness</b> 3633 E. Inland Empire Blvd. Ontario, CA 91764	356,432,691	171	26 10	1	1989 1987	<b>Scott Lunine</b> Regional Sales Manager (909) 466-2500/466-2512
6. <b>Lee &amp; Associates</b> 3535 Inland Empire Blvd. Ontario, CA 91764	1,115,793,432	1,230	60 30	3	1986 1979	<b>Paul Earnhart</b> President (909) 989-7771/944-8250 pearhart@lee-assoc.com
7. <b>Cushman &amp; Wakefield of Calif., Inc.</b> 701 N. Haven, Ste. 300 Ontario, CA 91764	147,022,754	60	10 15	1	1980 1917	<b>Joe Vargas</b> Senior Managing Director (909) 980-7788/989-4440 joe_vargas@cushwake.com
8. <b>GVA DAUM-Worldwide Real Estate Solutions</b> 3998 Inland Empire Blvd., #400 Ontario, CA 91764	51,000,000	15	11 4	1	1981 1904	<b>Dennis Sandoval</b> Regional Manager (909) 980-1234/980-3775 dennis.sandoval@guaaum.com
9. <b>Coldwell Banker Commercial</b> 41790 Winchester Rd., Ste. G Temecula, CA 92590	81,850,000	60	8 3	1	1996 1906	<b>Marty Smith SIOR</b> Executive Vice President (909) 296-9800/296-9801
10. <b>Stephen Daniels Comm. Brokerage, Inc.</b> 8311 Haven Ave., Ste. 200 Rancho Cucamonga, CA 91730	62,400,000	31	6 7	1	1983 1983	<b>Daniel W. Richards</b> Owner/Broker (909) 980-6868/987-8183 drichards@stephendaniels.com
11. <b>Delmar Commercial Real Estate Service</b> 10300 Fourth St., Ste. 100 Rancho Cucamonga, CA 91730	89,000,000		10 2	1	1997 1997	<b>Adrian Young</b> President (909) 945-4586/989-8987 adrian@delmarl.com
12. <b>Commercial Realty Advisors, Inc.</b> 3200 Inland Empire Blvd., Ste. 170 Ontario, CA 91764	59,130,000	21	2 1	1	1993 1993	<b>James R. Panting</b> President (909) 484-9800/484-9803
13. <b>Baxley Properties</b> 73-712 Alessandro, B. 4 Palm Desert, CA 92211	94,750,861		11 4	1	1989 1989	<b>Dick Baxley</b> Owner (760) 773-3310/773-3013 dbaxley@baxleyproperties.com
14. <b>Industrial West Inc.</b> 41-865 Boardwalk 106 Palm Desert, CA 92211	52,500,000	135	5 2	1	1979 1979	<b>Steve Metzler</b> President (760) 773-4443/773-4998
15. <b>WestMar Commercial Brokerage, Inc.</b> 27311 Jefferson Ave., Ste. 103 Temecula, CA 92590	48,420,000	60	6 4	1	1988 1988	<b>Fred Grimes/Mark Espensen</b> President/Vice President (909) 296-0444/296-0448
16. <b>Capital Commercial Real Estate</b> 3400 Inland Empire Blvd., Ste. 150 Ontario, CA 91764	39,830,000	70	10 2	1	1996 1979	<b>Chris Hauso</b> Executive Vice President (909) 890-0445/945-2338
17. <b>The Bracco Companies</b> P.O. Box 2710 Victorville, CA 92393	26,320,271	15	7 7	1	1989 1989	<b>Joseph W. Brady CCIM</b> President (760) 951-5111/951-5113 info@thebraccocompanies.com
18. <b>Inland Partners Commercial R.E., Inc.</b> 1003 E. Cooley Dr., #203 Colton, CA 92324	5,000,000	16	2 2	1	1990	<b>Sharon Waitman</b> President (909) 420-1497/370-4549 spcommre@ixdsl.net
19. <b>Jacobs Development Company</b> 6820 Indiana Ave., Ste. 210 Riverside, CA 92506	5,000,000	13	3 15	1	1969 1969	<b>Doug Jacobs</b> President (909) 788-9887/788-3414
20. <b>David E. Geyer Real Estate</b> 8560 Vineyard Ave., #401 Rancho Cucamonga, CA 91730	3,080,000	7	1 3	1	1996	<b>David E. Geyer</b> Broker (909) 980-3201/980-3401

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## REAL ESTATE

## Productivity Not Outsourcing Cost Jobs

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the offshore producers are making big mistakes resulting in the running up of big bills working overtime to correct. If this is all true, then why hasn't global trade led to better job prospects and an increased standard of living?

According to the Economic

Policy Institute, rising trade deficits cost three million actual and potential jobs in the United States between 1994 and 2000. However, the real culprit in this jobless recovery is productivity, not the outsourcing of jobs.

According to Forrester Research, of the 2.7 million jobs lost

over the past three years, only 300,000 have been from outsourcing. It seems that the benefits of rising productivity are higher profits, lower inflation, rising stock prices, but not necessarily a decrease in the unemployment rate.

## Southern California Permit Processing Company Hires Project Manager

J. L. Hare Associates, a leading Southern California permit and entitlement processing management company, has hired Amelia Perry as project manager.

Perry will draw from her 19 years' experience in the building industry to manage the permit process for some of J. L. Hare Associates' most prominent clients. She will begin her job with the company collaborating with project

teams of such developments as William Lyon Homes' Bounty and Discovery in Corona; Pulte Homes' Bremerton in Murietta; and Water's Edge and Stone's Throw, both in Lake Elsinore. A resident of Temecula, Perry will be stationed at J. L. Hare Associates' Inland Empire office.

Much of Perry's role will include compiling and presenting plans to city and county agencies to

make sure building meets government requirements. But, having worked for the County of Riverside Building & Safety Department processing and issuing grading, walls and house permits to tract developers, Perry is especially knowledgeable about what it will take to get permits processed without missing a beat.

## CVB Financial Corp. Report

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largest financial institution headquartered in the Inland Empire region of Southern California. It serves 30 cities with 37 business financial centers in the Inland Empire, Los Angeles County, Orange County and the Central Valley areas of California. Its subsidiary, Golden West Financial Services, provides vehicle leasing, equipment leasing and real estate loan services.

CVB Financial Corp. was recently recognized at the Annual Strategic Issues Summit with the Market Cap award. This award was presented to recognize the company for producing a return to its original shareholders of 41.03 percent over 400 times the original investment. This is the highest return in the history of the banking industry in California. The

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## Commercial Building Developers

(Ranked by total square feet developed thru September 2004)

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Company Address City, State, Zip	I.E. Development Completed Thru Sept. 2004 (Total Square Footage)	Current Projects: Companywide # of I.E. Projects Market Value I.E.	Proposed Projects: Square Footage Years to Complete	Locations of Projects	Employees: I.E. Companywide	Top Local Executive Title Phone/Fax E-Mail Address
<b>Industrial Development International</b> 1. 18101 Von Karman Ave., Ste. 1040 Irvine, CA 92612	5,836,000	35 3 \$236,000,000	3,600,000 3	Mira Loma	7 130	<b>Brent Carroll</b> V.P. Development (949) 883-9998/743-3950
<b>Western Realco</b> 2. 500 Newport Center Dr., Ste. 630 Newport Beach, CA 92625	5,431,000	2 3 \$51,720,000	4,000,000 5	Ontario, Redlands, Rancho Cucamonga	0 6	<b>Gary Edwards</b> Vice President (949) 720-3787/720-3790 gedwards1e@aol.com
<b>The Magnon Companies</b> 3. 1650 Spruce Street, Ste. 400 Riverside, CA 92507	3,400,000	6 6 \$24,000,000	560,000 2		15 15	<b>Ray Magnon</b> President (909) 684-0860/784-2545
<b>Investment Building Group</b> 4. 4100 Newport Pl., Ste. 750 Newport Beach, CA 92660	3,033,000	2 2 WND	405,000 1	Corona Mira Loma	0 7	<b>Jack Langson</b> President (949) 263-1111/263-1120
<b>Insignia/ESG</b> 5. 444 S. Flower St., 24th Floor Los Angeles, CA 90071	3,006,925	5 1 \$6,000,000	37,000 1	Rancho Cucamonga	5 6,500	<b>John R. Norman</b> Managing Director (213) 593-1300/593-1309
<b>Master Development Corporation</b> 6. 1401 Quail St., Ste. 100 Newport Beach, CA 92660	2,900,000	3 2 \$123,000,000	72,000 1	Ontario Rancho Cucamonga	1 13	<b>Bruce McDonald</b> President (949) 724-8886/724-8887
<b>ProLogis</b> 7. 4100 E. Mission Blvd., #500 Ontario, CA 91761	7,500,000	0 3 WND	1,500,000 2	Ontario Rialto	5 750	<b>Larry Harmsen</b> Sr. Vice President (714) 424-1800/428-0736 lharmsen@prologis.com
<b>Ontario Mills</b> 8. One Mills Cir., Ste. 1 Ontario, CA 91764-5200	1,985,000	18 1 \$3,000,000	10,000,000 6	Calif., Texas, N. Car., Tenn., N.J., Canada		<b>Jim Mance</b> General Manager (909) 484-8301/484-8306
<b>Glenborough Realty Trust Inc.</b> 9. 650 E. Hospitality Ln., Ste. 150 San Bernardino, CA 92408	1,690,500	na 0	1,309,500 7		8 400	<b>Eddie Edmiston</b> Regional V.P. (949) 559-4100/559-4050
<b>Reservis, Inc.</b> 10. 73-020 El Paseo, Ste. 4 Palm Desert, CA 92660	1,610,000	0 0	0 N/A		0 5	<b>Russ E. Hatle</b> President (760) 776-8838/776-8842
<b>Panattoni Development Co.</b> 11. 19600 Fairchild Rd. Irvine, CA 92612	1,485,000	WND	1,600,000 1	Inland Empire	138	<b>Jeff Phelan</b> Principal (949) 474-7830/474-7833
<b>Jacobs Development Company</b> 12. 6820 Indiana Ave., Ste. 210 Riverside, CA 92506	1,000,000	3 3 \$15,000,000	450,000 3	Riverside	14 14	<b>Doug Jacobs</b> President (909) 788-9887/788-4314
<b>Opus West Corporation</b> 13. 2020 Main St., Ste. 800 Irvine, CA 92614	2,000,000	3 1 \$475,000,000	750,000 1	Rancho Cucamonga Rialto, Redlands, Chino Chino Hills, Ontario	6 3,500	<b>Jeff Hill</b> V.P. Real Estate Development (949) 622-1950/622-1951 jeff.hill@opuswest.com
<b>Riverside Commercial Investing Inc. (RCI)</b> 14. 3685 Main St., Ste. 220 Riverside, CA 92501	871,000	5 5 \$86,000,000	1,720,000 2	Rancho Cucamonga, Mira Loma, Riverside	5 5	<b>D. Butler, R. Barkley</b> General Partners (909) 788-6100/784-1524
<b>EJM Development Company</b> 15. 9061 Santa Monica Blvd. Los Angeles, CA 90069	830,000	10 1 WND	2,000,000 2	Ontario, Oxnard, Phoenix, Las Vegas	2 50	<b>Bret A. Mackay</b> V. P. Development (310) 278-1830/278-2965 bret@ejmdevelopment.com
<b>A.H. Reiter Development Company</b> 16. 9650 Business Center Dr. Rancho Cucamonga, CA 91730	641,000	6 6 WND	0	Rancho Cucamonga Ontario	5 5	<b>A.H. Reiter</b> Owner (909) 980-1643/989-0446
<b>The Chank Group</b> 17. 44-919 Golf Center Pkwy., Ste. 9 Indio, CA 92201	500,000	36 12 \$50,000,000	435,000 8-10	Indio	6 8	<b>Larry Chank</b> CEO (760) 347-3469/342-2791 jphindio@aol.com

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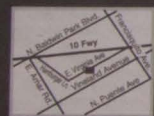
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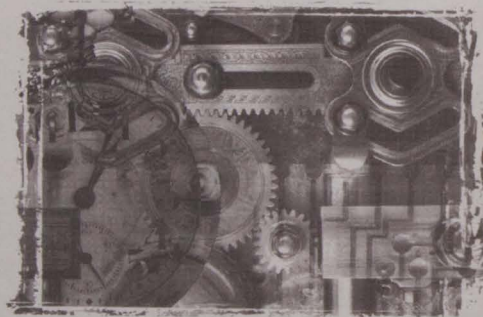
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## REAL ESTATE

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## Mortgage Lenders

Ranked by Percentage of Market, Riverside &amp; San Bernardino Counties, 2004\*

Lender Address City/State/Zip	% of I.E. Market 2004	Number of Loans 2004	Total \$ Amount 2004	Average \$ Loan 2004	Top Local Executive Title Phone/Fax E-Mail Address
1. Washington Mutual Home Loan Center 31 W. Foodland Blvd. Upland, CA 91786	4.70	5,610	679,236,397	121,076	Mike Albers Manager (909) 608-2200/981-4699
2. Wells Fargo Bank 334 W. 3rd St. San Bernardino, CA 92401	3.74	6,176	540,061,657	87,445	Mary Fawke Vice President (909) 384-4805/381-6066
3. Countrywide Home Loans 6065 Magnolia Ave. Riverside, CA 92506	WND	1,560	250,000,000	160,000	Lisa Harding Regional Vice President (909) 788-8877 ext. 223/682-8108
4. National City Mortgage (Formerly Accubanc Mortgage) 5225 Canyon Crest Dr., Bldg. 400, #450 Riverside, CA 92507	2.32	2,580	335,264,863	129,948	Steve Bertone Branch Manager (909) 788-5500/788-4089 sbertone@accubanc.com
5. America's Wholesale Lender dba Countrywide Home Loans 8399 Haven Ave., Ste. 210 Rancho Cucamonga, CA 91730	1.65	1,899	237,789,045	125,218	Arlene Lam Branch Manager (800) 876-5026/(909) 941-9484
6. Downey Savings 3501 Jamboree Rd. Newport Beach, CA 92705	1.58	1,592	227,907,577	143,158	Dan Rosenthal President/CEO (949) 854-3100/725-0618
7. Chase Manhattan Mortgage Corp. 20955 Palmdale Rd., #205 Diamond Bar, CA 91765	1.51	1,353	218,293,968	161,341	Abner Sabino Senior Vice President (909) 869-5629/869-6453 abner.sabino@chase.com
8. Provident Bank Mortgage 3756 Central Ave. Riverside, CA 92506	WND	2,421	372,250,000	153,760	Rich Gale Division President (909) 686-6060/276-8739

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## Workers' Comp: How to Win Without Losing

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few employees understand the transaction or see their employment costs are a control on the profitability of the business.

Basically stated there is an economics axiom that an employee will always get paid their perception of what is due. That "due" will be realized by either the sum of their paycheck and/or by reducing the work performed to balance the work done for that paycheck. If employees believe they're being treated fairly, they will work for the pay and otherwise perform to the benefit of the organization.

However, to understand that they are paid fairly, they have to understand what that means in the whole. Employers have to educate their employees that there is an economic cost to each employee for each injury sustained on-site.

There are many ways in which an employee can reduce the profit, including but not limited to filing and prosecuting a workers' compensation claim. There are also ways in which employees can be engaged to increase profit, including seeing that workers' compensation claims are legitimate, that people return to work timely and that when someone is out, that they are not pulling their weight in achieving the goal.

One of the ways to do so is to have a pot that is auctioned off monthly among those not injured that month, which grows for each month in which there are no injuries. Another is to offer mediation to worker/management disputes and/or between workers. And there are a multiplicity of other techniques as well that serve to reduce the cost of loss, often by as much as 30 percent.

The third component, my personal favorite, is the insurance carrier. Here too tomes of material have been produced as to how to rate, assign codes to employees, modify the payroll costs to reduce the premium, pay claims internally to avoid the recalculation of the modification rate and to review claims with the adjuster on a regular basis. And all of these items can, and do, reduce the rate of the pre-

mium that is charged if they are applied correctly.

However, to do so you need to have professionals with expertise in the specific area in which you are challenging to provide the level of expertise necessary to truly change a carrier's opinion. To do otherwise risks the benefit and, in some cases, risks the cancellation of the policy retroactively.

In your dealings with an insurance carrier remember that, despite their advertisements, they are not your friend. They make profit when there is no loss, and they raise the cost of insurance if you do have loss to make profit in the future. The cost of claims do not really matter to them because if that payment is made over time, they can raise rates this year to pay claims

they anticipate paying in the next 10 years. Their deal is a strict financial one, similar to a loan from a bank.

Further, since the premiums charged are not only based upon your losses, but based upon the losses of the carrier, the worst risk in the carrier is driving the cost

continued on page 51



## SOUTHERN CALIFORNIA CENTERS

Amridge Heights  
Town Center  
Fullerton, CA

Circuit City  
Shopping Center  
Santa Barbara, CA

Campus Marketplace  
San Marcos, CA

Costa Verde  
San Diego, CA

El Camino  
Woodland Hills, CA

El Norte  
Parkway Plaza  
Escondido, CA

Falcon Ridge  
Town Center  
Fontana, CA

French Valley Center  
Temecula, CA

Friars Mission Center  
San Diego, CA

Garden Village  
Shopping Center  
San Pedro, CA

Gelson's Westlake  
Market Plaza  
Thousand Oaks, CA

Hasley Canyon  
Castaic, CA

Heritage Plaza  
Irvine, CA

Morningside Plaza  
Fullerton, CA

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2.0  
Million square feet under development in the Pacific region

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Linens N Things, Michaels,  
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Center opens Spring of 2005

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San Diego  
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Walnut Creek  
925-279-1760

Portland  
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## Property Management Firms Serving the Inland Empire

Ranked by Total Square Feet Managed in the Inland Empire

continued on page 50

Company Name Address City, State, Zip	Square Feet Managed: I.E. Companywide	I.E. Square Feet by Type: Industrial Office Residential Retail	# Properties Managed I.E. # Employees I.E. Year Established I.E. Headquarters	Major Properties Managed I.E.	Top Local Executive Title Phone/Fax E-Mail Address
1. <b>Majestic Management Co.</b> 13191 Crossroads Pkwy. N. City of Industry, CA 91746	9,500,000 33,700,000	9,400,000 0 0 100,000	43 WND 1984 City of Industry, CA		Edward P. Roski Jr. CEO (562) 692-9581/695-2329
2. <b>IDI Services Group, Inc.</b> 18101 Von Karman, Ste. 120 Irvine, CA 92612	6,670,706 42,000,000	6,670,706 0 0 0	19 N/A N/A Atlanta, GA	Wal-Mart, Timberland, Meiko-Americas New Breed Transfer	Bert Calvert Sr. V.P. R.E. Mgmt. (404) 479-4029/479-4142 bcalvert@idig.com
3. <b>Haven Management, Inc.</b> 2151 Convention Center Way, Ste. 222 Ontario, CA 91764	7,490,000	0 0 7,490,000 0	30 8 1996 Ontario, CA		Dan Saldana President (909) 937-7199/937-7175 www.haven-management.com
4. <b>Lewis Operating Corp.</b> 1156 N. Mountain Ave. Upland, CA 91785	6,076,000 9,000,000	675,000 101,000 3,000,000 3,200,000	43 WND 1955 Upland, CA	Terra Vista, Town Center, Carmel Apts.,	Richard A. Lewis President (909) 985-0971/949-6700 Morningside Marketplace
5. <b>ProLogis Trust</b> 3621 S. Harbor Blvd., #200 Santa Ana, CA 92704	5,300,000 180,000,000	5,300,000 0 0 0	27 3 1998 Aurora, CO	ProLogis Park, Inland Empire D.C. #1, Cedarpointe Industrial Park	Larry Harnsen First Vice President (714) 424-1800/428-0736 lharnsen@prologis.com
6. <b>Sares-Regis Group</b> 18802 Bardeen Ave. Irvine, CA 92612-1521	3,892,328 23,350,858	3,760,757 99,270 814,740 32,301	16 40 N/A Irvine, CA	Autozone, Salton Toastmasters	Vincent M. Ciavarella Pres., Comm. Prop. Services (949) 756-5959/724-5196
7. <b>RREEF</b> 9774 Crescent Center Dr., Ste. 506 Rancho Cucamonga, CA 91730	6,200,000	6,018,000 50,000 0 0	12 2 2004 Anaheim-Irvine, CA		Ed Middleton Leasing/Property Manager (909) 483-1166/483-1163 emiddleton@rreef.com
8. <b>Master Development Corp.</b> 1401 Quail St. Newport Beach, CA 92660	2,900,000 3,500,000	2,900,000 0 0 0	8 2 1995 Newport Beach, CA	Thoroughbred Business Park, Master Distribution Center, The Crossroads Collection	Bryon Bentrott Vice President (949) 724-8886/724-8887
9. <b>MGR Services Inc.</b> 1425 W. Foothill Blvd., Ste. 200 Upland, CA 91786	2,571,000	80,000 461,000 1,800,000 230,000	130 34 1982 Upland, CA		Michael Rademaker President (909) 981-4466/981-6267 mrademaker@mgrservices.com
10. <b>City Commercial Management, Inc.</b> 10722 Arrow Rte., Ste. 500 Rancho Cucamonga, CA 91730	2,100,000 2,247,000	850,000 650,000 0 600,000	WND 7 1975 Rancho Cucamonga, CA	One Corporate Plaza, Daybreak at Ontario Mills, Arrow Owners Assoc., Barton Plaza, Magnolia Plaza	Wallace M. Schultz President (800) 576-2489/(909) 948-1349 citycom@city-commercial.com
11. <b>Coreland Carlson</b> 17542 E. 17th St., Ste. 420 Tustin, CA 92780	2,097,000 13,126,000	684,000 597,000 0 816,000	14 9 1990 Tustin, CA		Paul E. Carlson Principal (714) 573-7780/573-7790 pcarlson@coreland.com
12. <b>Beacon Property Management, Inc.</b> 10300 Fourth Street Suite 260 Rancho Cucamonga 91730	2,000,000	0 0 0 0	30 100 2000 Rancho Cucamonga		Robin L. Medina Exec. Sec. to Pres & Sr. V.P. (909) 788-9887/788-4314 rmedina@beaconpm.com
13. <b>Asset Management</b> 5505 Garden Grove Blvd., Ste. 150 Westminster, CA 92683	360,000 1,100,000	100,000 100,000 260,000	8 2 1980		Senior Property Manager (714) 891-8804/894-5643 kcampbell@interpacifcmgmt.com
14. <b>Allmark Properties</b> 10070 Arrow Rte. Rancho Cucamonga, CA 91730	1,400,000 1,400,000	100,000 0 1,300,000 17,000	14 60 1971 Rancho Cucamonga, CA	Victoria Woods, The Terrace Apts., Pepperwood, Crescent Heights	Wayne Slavitt CEO (909) 989-7556/941-4468 w.slavitt@allmarkproperties.com
15. <b>CB Richard Ellis</b> 4141 Inland Empire Blvd. Ontario, CA 91764	1,409,621	0 56,000 0 1,353,621	12 4 1992 Los Angeles, CA		Linda Collic Sr. Real Estate Mgr. (909) 418-2297/418-2100 lcollic@cbriehardellis.com
16. <b>Davis Partners LLC</b> 1420 Bristol St. North, Ste. 100 Newport Beach, CA 92660	252,000 12,317,824	0 252,000 0 0	4 1 1990 Newport Beach		Bob Thiergartner COO (949) 752-2066/752-8776 bjt@davis-partners.com
17. <b>Equity Office</b> 3281 E. Gausti Rd., Ste. 175 Ontario, CA 91761	800,000 40,000,000	160,000 640,000 0 0	10 15 1996 Menlo Park, CA	One Lakeshore Centre, Empire Corporate Center, Ontario Corporate Center	Tony Kathol Sr. Property Manager (626) 584-4200/744-3419 tony_kathol@equityoffice.com

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# CALENDAR

## NOVEMBER 2004

**8** The Mt. San Antonio College Small Business Development Center is offering the following

workshop on bookkeeping. What records do you need? What expense can I deduct? Accurate records are imperative if you are going to succeed in business. This class will help you understand how all of the pieces fit together to develop a simple, but accurate set of books. For information and registration call the Mt. San Antonio College Small Business Development Center at (909) 629-2247. The cost is \$15, workbook available for an additional \$20. Mon., 5:30 p.m.-8:30 p.m., 363 S. Park Avenue, Suite 101, Pomona.

**18** The Small Business Development Center is offering the following workshop, Development Your Business Plan. This three-hour in-depth workshop

will cover each of the importance of planning and business plan components. For information and registration call the Mt. San Antonio College Small Business Development Center at (800) 450-7232. Fee: (includes registration + book) \$35. Prerequisite start-up orientation or must be in business-advance reservation is required. Thurs., 5:00 p.m.- 8:00 p.m., 363 S. Park Avenue, Suite 101, Pomona.

**19** Organizers for the Alzheimer's Association's annual benefit announced that this year's event will be entitled "Memories," a Judy Fund Gala. Celebrated TV game show host Monty Hall will serve as master of ceremonies. The event will be held on Fri., 6:30 p.m. at Marriott's Rancho Las Palmas Resort & Spa in Rancho Mirage. This year the event will honor those who have fought and continue to fight their

battle with Alzheimer's disease. Tickets are \$250 per person. Corporate sponsorship opportunities are still available. For further information, call the Alzheimer's Association at (760) 836-3433.

**20** The Small Business Development Center is offering the following two-hour workshop, Small Business Loans and Other Options. Is an SBA loan the right loan for you? What is the proper way to finance your business? Do you need a loan or line of credit? The various types of loans that are available to a business will be discussed. Sat., 10:00 a.m.- noon, 363 S. Park Avenue, Suite 101, Pomona. For more information call

(909) 629-2247. Fee: \$15 per person, reservations required. For information and registration call the Mt. San Antonio College Small Business Development Center at (800) 450-7232.

**23** Meet with bankers and the U.S. Small Business Administration in an informal setting to learn about the loan alternatives for your business. You will be able to ask questions and listen to the requirements of SBA loans and what bankers want in a successful loan applicant. Tues., 11:00 a.m.-noon, 363 S. Park Avenue, Suite 101, Pomona. For more information call (909) 629-2247.



Chaffey College

5th Annual

## REPORT TO THE COMMUNITY

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**MONDAY**  
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# RESTAURANT REVIEW

## Two on the Hill The Restaurants That Overlook Pomona

by Joe Lyons

You have driven past them a hundred times as you go from the Inland Empire into L.A. You may have even looked up and said, "Someday we really should go up there and eat."

Well, I have.

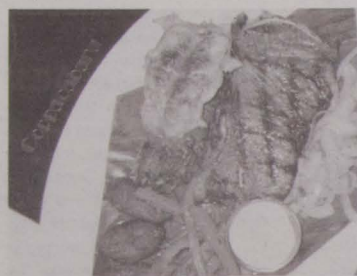
### Coppacabana

This restaurant is hard to get to because you have to drive up around the hill and watch for the driveway and then watch for the parking lot through the bushes. If the drive and the architecture look familiar, they should.

The Coppacabana used to be part of the same chain that owned the Castaway in San Bernardino. Both have the curved walkway into the facility. Both have stunning views out their front windows and both are long and narrow structures.

But the Coppacabana has completely remodeled itself in white marble, glass and chrome. Its theme is Cuban, and I have spoken to both

pre-Castro visitors to the island and Yankee fans who have been to South Beach for spring training. They agree that this is as good as they have found here in the Inland Empire.



The Lucy and Desi plate ...steak & lobster.

While much of the menu is Cuban, there are items from the Caribbean islands and even New Orleans. As you would expect, there are fried plantains, Cuban rice and empanados (stuffed beef pies).

From Spain come the Valencia

paella and the Madrid tapas. Italian tastes will find a good chicken parmigian and fettuccine primavera.

The best of the meat and seafood dishes are best when combined. For example, I had the filet mignon and the spiny Florida lobster. Together they would cost over \$60, but as the "Ricky & Lucy" special, the combo is only \$39.

For dessert I went with the strawberries in Grand Marnier sauce. Of course, I had a cup of black coffee and a snifter of Grand Marnier to go with it.

The Coppacabana sangria is a house recipe and tastes a little bit drier than you might expect. The ballroom down the hall has tango and salsa lessons on Friday nights.

Cigars are available at the bar and can be enjoyed right outside. (I wish I could have fired it up inside with the coffee and snifter.) The available brands include Oscar Mursuli who rolls them in person at our Governor's restaurant, Shatzi's, on Main in Santa Monica. Coppacabana is at 1600 Fairplex Dr. Call 909-469-1928.



Brunch at the Mining Company has something for everyone

### Pomona Valley Mining Company

Did you know that the Pomona Valley had a history of gold mining that goes back to 1842?

Neither did I.

But the mining tools and paraphernalia around the outside of the Pomona Valley Mining Company are supposed to be from that era. The rough exterior is all a facade. It's a much stronger structure than it may look like.

And inside, much like its

neighbor, it has a breathtaking view of the Pomona area below it. Meaning no disrespect, but the valley looks better from this elevation. The mining theme is carried throughout the facility, with rough wood walls and drinks in Mason jars.

The Mining Company is an all-American meat and potatoes restaurant. But before I got to the entree, I had to try the fresh artichoke from the appetizer menu. (Listed as "Tasty Pickin's.") Others in the party had the very good coconut beer shrimp with marmalade and the spinach artichoke dip, but I had to have that artichoke. Very few restaurants do them and it is hard to do them right. The Mining Company got it right!

The steak and lobster here costs just a little more than next door at the Coppacabana. Here it is \$42.95. For myself, I ordered a wonderful dish called the Glory Hole—petite filet mignon cooked to my likin', topped with crab and asparagus spears, crowned with a béarnaise sauce.

Atkins be damned!

Much of the seafood, including the Alaskan king crab legs and the lobster tail from down under, are



"On a clear day you can see forever"

listed as "market price."

Sunday brunch at the Mining Company has any number of food stations including waffles and omelets. There were no eggs Benedict, and this was the second brunch I have encountered lately without them. I hope this is not a trend.

In the end, I have climbed the hill twice for you and I can attest to the fact that the trips on up will be worth it for you.

The Pomona Valley Mining Company is at 1777 Gillette Road. Call 909-623-3515.

## Oakwood Worldwide Expands Corporate Housing to Rancho Cucamonga

The most trusted name in corporate housing has expanded its services to the growing Inland Empire communities. Oakwood Worldwide's furnished apartments is now available in the exclusive community of Toscana at Empire Lakes.

Oakwood provides furnished apartments that are a roomy and home-like environment for extended stay business travelers, entertainment industry clients and others seeking a spacious and cost-saving alternative to hotels. Everything is included in an Oakwood furnished rental, from designer furniture to home electronics to all utilities.

Oakwood at Toscana at Empire Lakes offers resort-style living with a large swimming pool and hot tub, movie theater with surround sound, putting green and par course, business center, and the property is pet friendly. Located at 9200 Milliken Avenue, the Toscana is near Ontario Mills Outlet Mall, walking distance to a breathtaking golf course, minutes to restaurants and shopping,

and conveniently located close to the Ontario airport.

In the greater Los Angeles area, Oakwood offers more than 3,000 furnished apartment homes, with locations throughout the Inland Empire as well as Beverly Hills, Burbank/Toluca Lake, Woodland Hills, Marina del Rey, Pasadena, Santa Monica, Sherman Oaks, Seal Beach, Thousand Oaks, Torrance, Westlake Village, Westwood and more. Guests can contact Oakwood's toll-free number 800-888-0808 or web site [www.oakwood.com](http://www.oakwood.com) for more information.

Oakwood Worldwide properties offer a variety of amenities such as heated swimming pools and spas, fitness center, tennis courts, barbeque/picnic areas, pet friendly communities, ample parking and more. In the Inland Empire area, Oakwood has great locations near excellent shops, restaurants and the 91 and I-15 freeways.

Ever since Chairman Howard Ruby and two partners founded

Oakwood Worldwide in Los Angeles in 1960, the company philosophy has been to provide apartments with something extra in the way of amenities, furnishings and personal service. A huge clientele has responded to Oakwood's housing innovations, and the growing list of customers now includes Fortune 500 corporations, the entertainment industry, government and military personnel, families and seniors.

Oakwood Worldwide is continuing to grow its business in both Southern California and around the world—the company now has locations throughout the U.S., U.K. and Asia. Ruby's philosophy is to constantly enhance the guest experience at his properties and build long-term relationships with his clients.

"Our goal is nothing short of a perfect apartment every time," says Ruby.

## CVB Financial Corp. Report

continued from page 42

Strategic Issues Summit is co-sponsored by Carpenter & Company and the California Bankers Association.

For the second year, the company received the KBW Honor Roll award at the Annual Community Bank Investor Conference hosted by Keefe, Bruyette & Woods, Inc. in New York on July 27, 28 and 29, 2004. This award was presented to the 31 banks in the United States that have reported increased earnings per share every year for the past 10 years.

Shares of CVB Financial Corp. common stock are listed on the NASDAQ under the ticker symbol of CVBF. For investor information on CVB Financial Corp., visit the Citizens Business Bank website at [www.cbbank.com](http://www.cbbank.com) and click on the CVB Investor tab.

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## Fastest Growing Companies in the I.E.

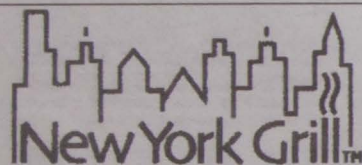
(Ranked Alphabetically)

Company Name Address City, State, Zip	% Change in Revenue, Last Corporate Year Compared to Prior Corporate Year	\$ Revenue 2002 \$ Revenue 2003 \$ Revenue 1/2 2004	# Employees 2002 # Employees 2003 # Employees current	% Annual Average Profit Range Year Founded	Type of Business	Top Local Executive Title Phone/Fax E-Mail Address
Ace Printing Co. 948 Vella Rd. Palm Springs, CA 92264	8.9	3,740,000 4,071,000 2,380,000	36 40 40	WND 1979	Commercial Offset Printer	Mark & Greg Lawrence Partners (760) 323-2707/322-3547 mlawrence@ace-printing.com
Business Bank of California 140 Arrowhead Ave. San Bernardino, CA 92408	41.4	17,127,000 24,224,000 14,405,000	138 171 188	N/A 1984	Banking	Alan J. Lane President/CEO (909) 888-2265/885-6173 alan@businessbank.com
Coldwell Banker Commercial-Almar Group 41750 Winchester Rd., Ste. J Temecula, CA 92590	N/A	N/A 32,000,000 58,850,000	4 6 11	10-12 1999	Commercial Real Estate Sales/Leasing	Marty Smith, SIOR Executive Vice President (909) 296-9800/296-9801 rms@coldwellbanker.com
David Evans and Associates, Inc. 800 N. Haven Ave., Ste. 300 Ontario, CA 91764	28.6	4,000,000 5,700,000 7,300,000	37 46 80	7/A 1976	Professional Services, Engineering, Surveying, Planning, Landscape Architecture	Cliff Simental Vice President (909) 481-5750/481-5757 cas@deainc.com
PFF Bank & Trust 350 S. Garey Ave. Pomona, CA 91766	15.7	128,150,000 110,797,000 na	590 607 634	N/A 1892	Community Bank	Larry M. Rinehart President/CEO (909) 623-2523/620-0296 pffbank.com

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It's New York without the attitude! This award-winning restaurant is where famous fare is finely defined. Our menu features prime steaks, Australian lobster tail, garlic roasted chicken, rack of lamb, prime rib and fresh seafood specialties. Join us for jazz in our Manhattan Room where acclaimed artists have made us the Inland Empire's most intimate jazz experience! We take care of every detail with innovative menu items, specialty dishes, dramatic desserts, outstanding wine selection and entertainment to complement your dining experience - and discover our magnificent banquet rooms, perfect for hosting your next event.



## Commercial Building Developers

(Ranked by total square feet developed thru September 2003)

Company Address City, State, Zip	L.E. Development Completed Thru Sept. 2004 (Total Square Footage)	Current Projects: Companywide # of L.E. Projects Market Value L.E.	Proposed Projects: Square Footage Years to Complete	Locations of Projects	Employees: L.E. Companywide	Top Local Executive Title Phone/Fax E-Mail Address/Hunco
18. Development & Mgmt. Properties, Inc. 42389 Winchester Rd., #B Temecula, CA 9256	WND	6 \$27,000,000	260,000 2	Elsinore Murrieta Temecula	7	Krista Hundley Manager (951) 296-5225 x14/296-5226 kristah@huncompi.com
19. Lord Baltimore Properties 4200 Concoors, Ste. 325 Ontario, CA 91764	322,000	8 \$20,000,000	90,000 1	The Ontario Center, Empire Towers Project	3 30	Thomas E. Anthony District Manager/V.P. (909) 941-8555/466-1526
20. Sares-Regis Group 18802 Bardeen Ave. Irvine, CA 92612-1521	226,528	5 0 WND	400,660 2	L.A./Orange Counties, Santa Barbara, Inland Empire	5 450	John Hagestad Managing Director (949) 756-5959/756-5955
21. Lennar Partners 18401 Von Karmen Avenue, Ste. 540e Irvine, CA 92612	200,000	40 2 \$60,000,000	20,000,000 10	Ontario, Chino Hills, Riverside, Fontana	2 350	Michael Morris Vice President (949) 442-6100
22. Affiliated Construction Co., Inc. 77-900 Avenue of the States Palm Desert, CA 92211	190,000	8 8 \$22,000,000	300,000 2	Coachella Valley	35 35	Wesley Oliphant Vice President (760) 345-2626/345-5501
23. Cabazon Band of Mission Indians 84-245 Indio Springs Dr. Indio, CA 92203	150,000	4 4 \$50,000,000	500,000 5	Eastern Coachella Valley	600 600	Ted Newman Planning Director (760) 342-2593/347-7880
24. Turner Development Corporation 1200 Quail St., Ste. 160 Newport Beach, CA 92660	85,837	0 0	0		4 4	Rusty Turner President (949) 757-5400/955-1328
25. Marina Developers, LLC 4199 Campus Drive, Suite 550 Irvine, CA 92612	None to Date	1 \$200,000,000	250,000 2	Lake Elsinore	2 4	Dan Hamilton President & CEO dhamilton@marinadevelopers.com Steve Delson Vice President & COO sdelson@marinadevelopers.com

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## Property Management Firms Serving the Inland Empire

continued from page 46

Company Name Address City, State, Zip	Square Feet Managed: L.E. Companywide	L.E. Square Feet by Type: Industrial Office	# Properties Managed L.E. # Employees L.E. Year Established L.E.	Major Properties Managed L.E.	Top Local Executive Title Phone/Fax
18. Heyming & Johnson, Inc. 7130 Magnolia Ave. Riverside, CA 92504	798,000 758,000	15,000 22,000 684,000 37,000	176 18 1983 Riverside, CA	Residential Headquarters	Frank Heyming President (909) 781-5900/686-8914 fheyming@heyminingandjohnson.com
19. Industrial West Desert Division, Inc. 41-865 Boardwalk, Ste. 106 Palm Desert, CA 92211	565,000	565,000 0 0	17 6 21 Palm Desert, CA	Headquarters	Steve Metzler President (760) 773-4443/773-4998
20. WSR Sales & Management 6117 Brockton Ave. Riverside, CA 92506	536,000	WND	1,865 45 1982 Riverside, CA	Headquarters	John Plocher President (909) 682-1000/788-8065
21. Jacobs Development Co. 6820 Indiana Ave., #210 Riverside, CA 92506	392,000	0 210,000 10,000 172,000	18 7 1969 Riverside, CA	Headquarters	Doug Jacobs President (909) 788-9887/788-4314 jacdevcom@aol.com

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## Workers' Comp: How to Win Without Losing

continued from page 45

increase more that your organization is contributing to their profit. After all, the only means to win as an insurance consumer, at least in the immediate, is to have more losses than the premium cost and/or more loss than the other guy.

And here is another suggestion.

Assume the risk in a deductible or self-insured plan to the risk tolerance of your organization so you are paying for risk solely for your risk. That way you can take advantage of the Loss Control and Risk Management you incorporated and capture that profit back to your organization. It only makes sense to assume the liability to the risk tolerance of the organization, passing on the risk that's inappropriate to the risk tolerance of the organization to an insurance carrier. The pricing difference can be considerable, often as much as 30 percent less in the long run.

This article addresses only the most basic of the means to assume con-

trol of workers' compensation and, as you can tell, this is only the tip of the iceberg.

Engage your risk professional to discuss these issues with you, to include others than just your insurance brokers. While insurance brokers are professional to the purchase of insurance, their expertise is rarely in the operation of a Risk Management program, Loss Control or in Claims/Litigation Management which are professional disciplines charged with this area to enhance your profitability.

Mr. Beringer, currently CEO and senior litigation manager for Beringer & Associates, Inc., is the lead consultant from Beringer & Associates, Inc. to Caledonian Bank & Trust for claim and litigation management as well as for creation of their claim service systems. Mr. Beringer is also a consultant for Insurance Marketing and Management Services

## Fastest Growing Companies in the I.E.

(Ranked Alphabetically)

Company Name Address City, State, Zip	% Change in Revenue, Last Corporate Year Compared to Prior Corporate Year	\$ Revenue 2002 \$ Revenue 2003 \$ Revenue 1/2 2004	# Employees 2002 # Employees 2003 # Employees current	% Annual Average Profit Range Year Founded	Type of Business	Top Local Executive Title Phone/Fax E-Mail Address
Provident Financial Holdings, Inc. 3756 Central Ave. Riverside, CA 92506	4.1	77,633,000 80,797,000 na	341 329 389	N/A 1956	Community Bank	Craig G. Blunden President/CEO (909) 782-6188/782-6132 cblunden@myprovident.com
Sun Country Bank 13792 Bear Valley Rd. Victorville, CA 92392	38.6	8,788,000 12,176,000 11,636,000	64 63 65	N/A 1990	Commercial Bank	M.T. Wilson President/CEO (760) 243-1240/243-3362
Temecula Valley Bank 27710 Jefferson Ave., A-100 Temecula, CA 92590	63.5	7,678,000 12,555,000 8,943,000	73 97 146	N/A 1996	Commercial Bank	Stephen H. Wacknitz President, CEO, Chairman (909) 694-9940/694-9194 ifowler@temvalbank.com

N/A = Not Applicable WND = Would not Disclose na = not available. The information in the above list was obtained from the companies listed. To the best of our knowledge the information supplied is accurate as of press time. While every effort is made to ensure the accuracy and thoroughness of the list, omissions and typographical errors sometimes occur. Please send corrections or additions on company letterhead to: The Inland Empire Business Journal, P.O. Box 1979, Rancho Cucamonga, CA 91729-1979. Researched by Sondra Olivera. Copyright IEBJ. This list updated October 2004 from those that responded to questionnaire.

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## Mortgage Lenders

Ranked by Percentage of Market, Riverside & San Bernardino Counties, 2004\*

Lender Local Executive Amount City/State/Zip	% of L.E. Loan 2004	Number Title	Total \$ Address 2004	Average \$ Market 2004	Top of Loans 2004/Phone/Fax E-Mail Address
9. Guaranty Residential Lending 7344 Magnolia Ave., #205 Riverside, CA 92504	WND	1,187	200,603,000	169,000	Ronald W. Green Asst. Vice President (909) 353-8991/353-1765 ron.green@guarantygroup.com
10. South Pacific Financial Corp. 121 S. Mountain Ave. Upland, CA 91786	1.10	1,422	159,006,046	111,819	Tim Cahill President/CEO (909) 476-4182/476-4112
11. GMAC Mortgage Corp. 1700 Iowa Ave., #210 Riverside, CA 92507	WND	1,186	176,000,000	150,000	Jeannie Kern Vice President/District Manager (909) 369-0600/682-9507 jeannie_kern@gmacm.com
12. Trust One Mortgage Corp. 2 Ada Irvine, CA 92618	0.69	949	99,281,194	104,617	Brady Bunte President (949) 450-1800/450-1801 bbunte@trustone.com
13. Beneficial California, Inc. 3690 Beatty Dr. Riverside, CA 92506	0.55	2,313	79,455,608	34,352	Susan Grooms Manager (909) 583-3022/684-9545
14. PFF Bank & Trust 9467 Milliken Ave. Rancho Cucamonga, CA 91730	0.48	910	69,619,013	76,504	Cindy Reilly V.P./Director Loan Operations (909) 481-3000/481-3080

N/A = Not Applicable WND = Would not Disclose na = not available. For more information call (800) 426-1466. \*Figures do not include Inland Empire cities Pomona or Claremont in Los Angeles County. Additional information supplied by companies listed. To the best of our knowledge the information supplied is accurate as of press time. While every effort is made to ensure the accuracy and thoroughness of the list, omissions and typographical errors sometimes occur. Please send corrections or additions on company letterhead to: The Inland Empire Business Journal, P.O. Box 1979, Rancho Cucamonga, CA 91729-1979. Researched by Sondra Olivera. Copyright IEBJ. This list updated October 2004 from those that responded to questionnaire.

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\*The referral must be submitted to the Ontario Convention and Visitors Bureau to be eligible.

